

State of Tennessee



Tennessee Economic Council on Women
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September 2006

The Honorable Phil Bredesen
The Honorable John Wilder
The Honorable Jimmy Naifeh
The Honorable Riley C. Darnell
Members of the Tennessee General Assembly
Members of the Women's and Black Legislative Caucuses
Fellow Citizens of Tennessee

Greetings!

On behalf of the Tennessee Economic Council on Women, we are pleased to present the fourth Biennial Report. Between 2004 and September of 2006, the Council's work has resulted in:

- The publication of research on the economic status of women in all of Tennessee's 95 counties;
- The publication of the first report on "The Economic Impact of Domestic Violence in Tennessee";
- The publication of the "Pay Equity Report";
- The presentation of conferences and forums across the State designed to educate women and girls about economic issues, including financial literacy and business planning, and to provide them with access to experts in women's economic issues and personal economic growth;
- The establishment and continuation of relationships with businesses, foundations, other government agencies and individuals across the state to provide programs and information to over 8,500 women and girls.

These activities, further detailed in the following report, reflect the Council's commitment to assess and address the economic issues facing Tennessee's women. Thank you for your continued support and commitment to improving our economic status.

Sincerely,

A handwritten signature in blue ink that reads "Jane Powers".

Margaret Jane Powers
Chair

A handwritten signature in black ink that reads "Jennifer Rawls".

Jennifer Rawls
Executive Director

Tennessee Economic Council on Women

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Tennessee Economic Council on Women

COUNCIL MISSION

Mission

The Tennessee Economic Council on Women is an economic advocate for women. It assesses Tennessee women's economic status, and develops and advocates solutions to address women's needs and helps them achieve economic autonomy. It sets priorities that are timely, cost-effective, and likely to result in positive changes for women.

Vision

The Tennessee Economic Council on Women will be *the* information source for Tennessee women.

Who We Are

The Tennessee Economic Council on Women is a state agency with 21 appointed members and an Executive Director. The Governor appoints six (6) members. The Speakers of the House of Representatives and the Senate jointly appoint nine (9) representatives of the State's Development Districts. The Speaker of the Senate appoints two (2) Senators and the Speaker of the House appoints two (2) Representatives. The Tennessee black caucus of state legislators and the legislative women's caucus make one appointment each.

What We Are About

The One Hundredth General Assembly created the Tennessee Economic Council on Women (TCA § 4-5-101, et seq.) to address the economic concerns and needs of women in Tennessee. These concerns and needs include, but are not limited to, employment policies and practices, educational needs and opportunities, child care, property rights, health care, domestic relations and the effect of federal and state laws on women.

The Council conducts research, holds hearings, develops recommendations and policy, educates the public, and engages in activities for the benefit of women. It is authorized to request funds from the federal government and private sources. The Council consults with and reports to the Governor, the Women's Legislative Caucus, the General Assembly and the pertinent agencies, departments, boards, commissions and other entities of State and local governments on matters pertaining to women.

COUNCIL MEMBERS, STAFF AND INTERNS

Executive Committee

Margaret Jane Powers* J.D., Chair,
Upper Cumberland Development District Representative
Carol Berz, L.C.S.W., Ph.D., J.D Vice-Chair,
Southeastern Tennessee Development District Representative
Wendy Pitts Reeves, L.C.S.W, East Tennessee Development District Representative
Yvonne Wood*, M.Ed., Greater Nashville Regional Council Representative
Sandra Silverstein, B.S., Southwest Tennessee Development District Representative
Gwendolyn Sims Davis, Commissioner, Secretary,
Governor's Cabinet Representative
Brenda Speer*, B.S., CFP®. ChFC®, Immediate Past Chair
South Central Tennessee Development District Representative

Council Members listed alphabetically

Sandra Beal, M. ED., Northwestern Tennessee Development District Representative
Sandra Bennett, At-Large Women's Group Representative
Carol Danehower, DBA, Tennessee Board of Regents Representative
Arlene Garrison, Ph.D., University of Tennessee Board of Trustees Representative
Rep. Beverly Marrero, Tennessee House Representative
Rep. Kim McMillan, Legislative Women's Caucus Representative
Yasmeen Mohiuddin, Ph.D., Independent Colleges and Universities Representative
Elliott Moore, M.S.S.W., First Tennessee Development District Representative
Tommie Morton-Young, Ph.D., At-Large Women's Group Representative
Rep. Janis Sontany, Tennessee House Representative
Rep. Nathan Vaughn, Black Legislative Caucus Representative
Ellen Vergos, Memphis Area Associated Governments Representative
Senator Mike Williams, Tennessee Senate Representative
Senator Jamie Woodson, Tennessee Senate Representative

Council Staff

Jennifer Rawls, Executive Director
Julia Reynolds, Research Assistant
Angel Foster, Secretary

Former Council Members (with service Sept. 2004- Sept. 2006)

Nan Allison, Rep. Tommie Brown, Teri Hasenour Gordon, Lachelle Norris

Former Staff

Lauren Howard, Michelle Chambers, Elma Miller, Kimberly Goodwin, Wisty Pender

Former Interns

Jason Anderson, Crystal Choates, Lee Eubanks, Candice Kirkland, Derek Pendergrass,
Cristina Serrano, Ashley Smith, Kent Starweather, Carly Summers,

*Denotes Founding Council Member

FOURTH BIENNIAL REPORT OVERVIEW

The Council's establishing legislation charges the Council to submit a biennial report. We are pleased to present this, our Fourth Biennial Report. During the past twenty-four months, the Council has concentrated on four major activities:

- I. Empower girls and women to pursue careers in high-paying, high-demand occupations through mentoring, education and networking initiatives;
- II. Define and educate policy makers and the general public about the economic impact of domestic violence on Tennessee's economy;
- III. Increase women's representation on state boards and commissions by recommending qualified women to serve on state boards and commissions to the Governor and others; and
- IV. Improve the limited state funding of the TECW by collaborating with other state agencies, community groups, women's advocates and others to provide research and/or programs that advance women's economic status.

About this Report

This Report is organized around the Council's primary activities over the past twenty-four months. Following are summaries about the Council's public hearings on the economic impact of domestic violence and its published report on this issue, the research and report on pay equity, initiatives to bring experts from various industries together with women in Tennessee communities to offer education, networking and mentoring opportunities and, the Council's continuing efforts to increase the number of women on state boards and commissions. A brief report on the Council's upcoming plans is also included.

STATUS OF WOMEN IN THE COUNTIES

At the Council's very core is its mandate to assess the economic issues facing women. During the 2004-2006 fiscal years, a significant part of the Council's program focused directly on this mission. In 2004 these efforts resulted in The Status of Women in Tennessee Counties report. This first-of-its'-kind report provides the most immediate information available **for each county** about the following economic indicators: employment and earnings composite; median annual earnings for full time employed females; the county wage gap; female labor force participation rate; female unemployment rate, percent of employed females in management, professional and related occupations; the percentage of women-owned businesses; percentage of females with four-year degrees (or better); percent of females with a high school diploma (or equivalency); the female dropout rate; the percentage of women with any kind of health insurance coverage; percentage of women living below poverty level incomes; percentage of all female headed households with children in poverty and the pregnancy rate of girls aged 10-19.

In the report, each of Tennessee's counties is given their statistical number, their corresponding state rank and their economic autonomy composite. According to the numbers, women's economic status is highest in metropolitan counties surrounding Nashville. Cheatham County ranks in the top ten in six of the indicators and never appears in the bottom half of any indicator. Women in Wilson and Sumner Counties also fared well, both ranking in the top twenty of ten indicators. Eleven of the thirteen counties within the Greater Nashville Development District (comprised of Cheatham, Davidson, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, Sumner, Trousdale, Williamson and Wilson Counties) rank in the top third of women's economic status.

Conversely, women's economic status is lowest in Grundy County, which ranks in the bottom ten in eight of the indicators and only appears in the top half of counties three times. Hardin County never appears in the top third for any indicator. In the Memphis Area Development District, Lauderdale County women rank 91st, while their female counterparts in Shelby, Tipton and Fayette Counties never rank below the top half of counties.

The numbers also confirm other research on economic autonomy. For example, research shows that there is a direct link between education level completed (or degree attained) and earnings potential. Hancock County, according to the report, ranks 95 in the number of women-owned businesses, 88th in the number of women with four-year degrees, 91st in the number of women with high-school diplomas and 95th in the number of women living below poverty level. Williamson County is also a good example of the correlation between education and earnings. It ranks first among counties in the number of women with high-school and four-year degrees, pregnancy rate among teens, and women living below poverty level.

As a result of this report, county and city executives, school board members, legislators, teachers, business owners and employers, virtually anyone interested in seeing how their local efforts to engage women in building Tennessee's economy has the information they need. The report is designed to be a tool in evaluating the current economic status of women across Tennessee but it can, and should, also be used in determining the allocation of public funds, programs, grant money, teachers and other resources.

A full copy of *The Status of Women in Tennessee Counties* is included as Appendix F.

COUNTY SPECIFIC REPORTS ON THE ECONOMIC STATUS OF WOMEN

In 2005 the Council followed its initial report with the creation of a similar report for each of the State's ninety-five counties. These county specific reports offer additional research into the economic needs and successes regarding women's economic status and autonomy. They are designed to provide more direct information about each county, with attention on those areas that are particularly glaring in the economic indicators listed above. Some of the findings of the specific county reports are:

- Over 29 percent of employed women in Cheatham County hold managerial or professional occupations, two percent higher than the percentage of both men and women in the county.
- Rutherford is first among counties in women's labor force participation rate with almost 51 percent participating, and women account for 45.9% of the county's workforce.
- 51.4% of eligible Wilson County voters are women and about 20 percent of elected county positions are held by women.
- Just 9.2% of women earn wages below the poverty level in Sumner County, making it fourth best in the State.
- In Moore County 30.4% of women are in managerial or professional occupations. Only 24.7% of all employed persons in the county work in managerial or professional jobs.
- With a female high school dropout rate of 16 percent, Grundy ranks in the bottom five counties. The county ranks last for percent of women with a high school degree; just 53.2% of women have a high school diploma.
- In Hardin County women have median annual earnings of only \$18,806, less than women in any of the neighboring counties.
- Over 700 women in Meigs County have no kind of health insurance coverage, and of the female labor force, over 19 percent of them earn wages below the poverty level.

- In Clay County the percentage of females with a four-year degree is more than 10 percent lower than the statewide average, and 40.6% of women in the county do not have a high school diploma or equivalency.
- Of all counties, Lauderdale has the highest teen pregnancy rate at 58.4 per 1,000 girls aged 10-19.
- With women earning 82.1% of men's earnings for full-time, year-round work, Davidson County ranks first among counties in earnings equality.
- 29.0% of women in Hamilton County have a four-year college degree or better, while only 23.9% of all residents have at least a bachelor's degree. A higher percentage of women than men hold bachelor's degrees.
- In Knox County 82.5% of all county residents have a high school degree. The percentage of all Tennesseans with a high school diploma is only 75.9%.
- 54.0% of eligible Shelby County voters are women and about 30 percent of elected county officials are women.

A full copy of each county's report is available on the Council's website.

THE ECONOMIC IMPACT OF DOMESTIC VIOLENCE

As reported in the 2002-2004 Biennial Report, the Council worked on another ground-breaking effort in researching the economic impact of domestic violence in Tennessee. In January 2006, the Council reported its findings to the General Assembly. Specifically, those findings are:

1. Tennessee has gone from 7th in the Nation to 5th in the number of women who are murdered each year and the Center for Disease Control has increased its estimation of the occurrence of domestic violence from 1 in 4 families to 1 in 3.
2. This research and report is the first by any state designed to estimate the economic impact of domestic violence to its citizens, individual, corporate and community.
3. What psychologists and law enforcement have told us for years is also true of this report: there is a significant gap between identified and reported cases and actual domestic violence incidents.
4. Between the Tennessee data that does exist and a survey of the national data, the following estimates can be made:
 - a. The number of DV related incidents in the workplace is escalating and creating additional liability for employers. Companies in Tennessee already lose at least \$10 million per year in paid work time due to DV related injuries. This does not include time off for court

testimony, obtaining an order of protection or receiving attention from medical and/or legal professionals.

b. The known domestic violence related cases in Tennessee are costing over \$33 million in healthcare costs. These costs are ultimately paid by Medicaid, private or group insurance, public resources (free clinics, for example) or out-of-pocket by the victim.

c. Tennessee spends almost \$15 million per year in prison costs for domestic violence murderers.

d. The minimum cost to place a child in state custody and provide basic testing and counseling is \$5,000.00 per month.

The report also included recommendations for changes to public policy and resource allocation based on the information acquired from traditional research, personal interviews and public hearings which included testimony from experts in the medical, legal, social services, business, and public safety fields as well as the faith-based community. The Council's recommendations are:

Recommendation I: Healthcare System

Healthcare workers should be trained in the detection of domestic violence and related diseases. Emergency room personnel, in specific, and physicians generally would be able to pick up the signs of domestic violence and treat/refer accordingly instead of seeing the same victim over and over again for symptoms primarily resultant of lifestyle rather than pathology. Medical agencies have missing information that could help protect their clients and cut costs. Hospitals collect information about victims to provide patient care and for billing purposes, but they record few details about the suspected violence or about the perpetrator and his or her relationship to the victim.

Recommendation II: Justice System

a. One-Stop-Shop: *Local jurisdictions should establish one-stop shops to eliminate the re-victimization of domestic violence victims.* Domestic violence victims are re-victimized by the system when they try to report their abuse and obtain assistance or protection. Oftentimes, significant time and travel is required to get medical aid, complete an incident report, contact an attorney, etc. Not only is the victim in fear that his/her abuser will find out that s/he is reporting domestic violence, s/he must find a way to pay for the transportation, miss time at work, and locate a safe housing arrangement in the event the abuser is contacted by the police. One survivor of domestic violence agreed to share her story. Because of her prominence in her professional life she has requested to remain anonymous (see Appendix of Report).

These victims do not have the time, confidence, nor independence to access the services designed to protect them. Already used in several major cities, a one-stop shop would provide all the services that a victim would need, in most cases, under one roof. These programs would offer psychological care, medical treatment, a safe place for the victim to rest, childcare, and a police presence for protection and to complete an incident report and/or file criminal charges. With matching funds, one-stop shops could be placed in several cities throughout the state, and

would reduce the rate of domestic violence. This one-stop shop approach is credited for the drastic reduction of domestic violence homicides in San Diego.⁷ Additionally, a federal government initiative has been created to provide grants for one-stop shops in fifteen cities throughout the nation as a result of San Diego's success.⁸

b. Integrated Computer System: *Courts, for decision-making purposes need access to an integrated information system that would allow judges at all levels to identify not only the alleged abusers but also their concurrent status throughout the justice system.* Because courts are not provided the full backgrounds of the defendants appearing before them, often offenders who otherwise should be taken out of society are receiving sentences that allow them to do more, often greater, harm. Thus, the direct costs of dealing with their behavior for retribution purposes spiral upward, as do the indirect costs of their unbridled behavior in the family and general community.

c. Policy Promulgation: *The statutory consequences of committing domestic violence related crimes, including homicide, should be increased and modified.* If Tennessee seeks to reverse this increasingly costly and deadly trend, there needs to be a realistic cost/benefit analysis of *not* enacting sufficient legislation, versus the fiscal note "excuse". In fact, we spend millions of dollars more by not incarcerating than we would by incarcerating. As it now stands, one usually is sentenced to five years in prison for killing a spouse and twenty-five years for killing a stranger. And probation programs aimed at reducing domestic violence are limited to sixteen weeks of anger management, when the literature reflects that (1) domestic violence is not about anger and (2) professionals agree that the effective treatment of behavior modification cannot be accomplished in less than one year.

d. Ombuds Program: *The state ombudsman program should be extended to court personnel who act as advisors to victims in domestic violence cases.* Police collect data that will aid in the apprehension of the perpetrator but often do not have much information about the victim. Due to the complex damages suffered by victims, it is as impractical to expect them to heal themselves, as it is to expect perpetrators to change in sixteen weeks. Currently, most victim advocate programs emanate from local prosecutors' offices, where the primary duty is that of victim testimony. Some probation offices deal with victim status; however, because of current caseloads, it is impractical to expect probation officers to act in this capacity. Especially in the absence of one-stop shops, victims need an advocate to help them through the legal system and ensure their awareness of public and private resources available to them.

Recommendation III: Social Service System

TDHS should develop an informational website that aids victims, alleviates their fears, and educates the general public. There is a lack of complete and coordinated information about domestic violence that significantly curtails both the reporting of events and the implementation of safety measures. The state system of social services should implement programs that both address the root causes of domestic violence and fund prevention concepts that do not resemble

⁷ Casey G. Gwinn (Chair, San Diego Domestic Violence Council), written testimony March 12, 1992. At San Diego Family Justice Center website, <http://familyjusticecenter.org/main.htm>.

⁸ Office of Violence against Women, The President's Family Justice Center Initiative: Fiscal Year 2004 Solicitation. Office of Violence against Women, U.S. Department of Justice. Washington, DC, 2003. <http://www.usdoj.gov/ovw/docs/fjc04solicitation.pdf>.

current, ineffective “anger management” programs. There should be a coordinated effort to educate about the externalities of domestic violence. Victims are afraid to report because of fear of losing their children, and are uninformed about protective strategies such as safety planning, protective orders and other resources to aid in getting them and their children out of the damaging situation. At the very least, families of victims and school personnel should be educated about the dynamics of domestic violence, as well as how to protect themselves and their wards in the event of an episode

Recommendation IV: Best Business Practices

A group of public and private sector representatives should be established to formulate guidelines for employers that increase their involvement in addressing domestic violence and its externalities in the workplace. As a result of domestic violence incidents in their own business locations, several business entities have begun to adopt policies and practices aimed at creating a safe work place for their employees who are victims and those who work closely with them. These programs often include creative but practical assistance for their employees such as special parking places close to their building, security escorts to and from their vehicles, and cell phones which would permit the victim to call 911. Most importantly, these programs provide time off for an employee who needs to file a complaint, appear in court and/or obtain an order of protection. Not only are they designed to offer protection and assistance to the employee but, because the victim is not afraid of losing her/his job, more employees come forward so that the employer is aware of a possible incident and can take precautions to protect others in its employ.

Recommendation V: Additional Research

There should be additional research to ascertain the extent of the problem in the state’s mostly rural areas. Domestic violence occurs more often in our communities than anyone would like to acknowledge and its economic effects are excessive and unnecessary. If real change is to occur, significantly more information is needed to identify specific geographical areas of incidence that may, in turn, suggest solutions best-suited to the families of that location. The Economic Council on Women proposes to conduct an additional study of each of the remaining 95 counties not covered by the Chattanooga, Memphis, Nashville and Johnson City hearings. This kind of study has never been undertaken in Tennessee – indeed, it has not been done in any other state – and it will allow the Council to provide county by county information regarding the severity of the problem, current methods of treatment for victims and abusers, the legal process afforded victims. The information also will aid local and state policy-makers in addressing the problem in a logical fashion.

Based on its own recommendation for additional research, the Council has begun another round of hearings on this issue. This new series of public hearings, which began in Jackson, Tennessee, focuses on the economic impact of domestic violence in Tennessee’s rural areas. We estimate that the information available will be limited, the actual number of cases increasing, the availability of resources will be inadequate and the economic impact will be even more dramatic in these rural areas.

PAY EQUITY

In October 2005, the Council provided its first report on Pay Equity. This issue has received a great deal of attention in the past few years in Tennessee and has been the subject of several legislative proposals and public debate. Despite the attention pay equity has received, the wage gap between men and women in Tennessee still ranges from 56.9% (Williamson County) to 82.1% (Davidson County).

The Pay Equity study was conducted by Professor Yasmeeen Mohiuddin, the Ralph Owen Distinguished professor of Economics at the University of the South in Sewanee, Tennessee. Professor Mohiuddin is not only imminently qualified to research this particular topic; she has also just completed a term as the Association of Independent Colleges and Universities representative on the Council.

Professor Mohiuddin's findings include:

1. As women make gains in formal education and increasingly enter traditionally male-dominated, high paying professional occupations (such as architects, chemists, computer scientists and system analysts, dentists, lawyers, pharmacists, physicians and surgeons) and management, business and financial occupations, the gender gap narrows because predominantly female occupations pay less.

2. A comparison of the distribution of men and women across more than 200 occupations in the United States shows that women are especially concentrated in administrative support occupations (such as secretaries and administrative assistants, file clerks, bookkeeper, computer operator, customer service representative, postal service clerk, reservation and transport ticket agent), and in service occupations (such as childcare workers, waitresses, hairdressers and cosmetologists, cooks and maids and housekeeping cleaners). In 2003, 43% of all employed women worked in these administrative support and service occupations (compared to 19% of men). Men, conversely, are especially concentrated in management, business, and financial occupations (16% of all men), as well as in blue-collar occupations, both skilled and unskilled (36% of all employed men).

3. Additionally, in 2003, women comprised more than 80% of workers in five professions: dieticians and nutritionists, preschool and kindergarten teachers, elementary and middle school teachers, librarians and registered nurses, which tend to be low-paying compared to predominantly male professional occupations like engineering, where men comprise more than 80% of workers.

4. The concentration of women in a few occupations, known as "occupational segregation," increases rather than decreases as we consider more detailed occupational classifications. Thus, within the physician and surgeon category, women are more concentrated in the relatively lower-paid specialties of pediatrics and family practice rather than the higher-paid specialties of gynecology and surgery. Similarly, within the post-secondary teacher category, women are concentrated in teaching foreign languages rather than economics, the latter being higher-paid. Or waitresses are more likely to work at less expensive restaurants and waiters at more expensive ones. An IWPR study in 1995 found that women managers are unlikely to be top earners in managerial positions: only 1% have earnings in the top 10%, only

6% have earnings in the top 20%, and only 5.2 percent of the highest earning executives in Fortune 500 companies were women.

5. All of the most well-known explanations for the earnings gap, i.e. the “human capital theory” and the “overcrowding model,” can be tested using statistical regression techniques. Though there is debate among scholars as to methodology, no statistical regression analysis completely explains the gender wage gap.

6. Whether the wage gap and the lower status of women is due to discrimination by the employers or due to socialization, or both, there is a pressing need to address it in a multi-faceted way, with involvement of all the stake-holders. This requires action by the women themselves, employers in the private sector, non-profits, women’s groups and the government. Efforts need to be directed in three directions: to prepare women better for receiving higher earnings – through education, training and mentoring; for making the work place more family-friendly; and for more government involvement in enforcing existing legislation on equal opportunity and formulating new where needed.

A full copy of the Council Study on Pay Equity is attached to this report as Appendix G.

FINANCIAL LITERACY PROGRAMS FOR WOMEN AND GIRLS

In order to become economically autonomous, women must have some understanding of personal finances and the ability to make sound financial decisions. In our State, where divorce and bankruptcy rates are alarmingly high and the wage gap is unfortunately broad, financial literacy among women and girls becomes a more pressing issue. The Council has been and continues to be involved in providing information and programs designed to address this issue.

The Council partnered with the Women's Initiative Board of First Tennessee in Memphis and the Girl Scouts to provide a day-long financial literacy conference held at the Memphis Public Library. Sixty-four teens from Southside, East Have and Middle College High Schools participated in the event. During this conference, teens participated in hands-on activities that were taken from a Girl Scout financial literacy program, *Centsability*, which introduces girls to the concept and vocabulary of budgeting and personal finance; average cost of basic living expenses; average salaries related to a range of careers; and demonstrates how occupational and lifestyle choices are interrelated. The conference was followed by the creation of financial literacy interest groups at these schools and a very successful Job Shadow Day program with 49 participants.

The *Centsability* program was also offered in Giles County to more than 120 students by the Council's Immediate Past Chair, Brenda Speer, in conjunction with the Jumpstart Coalition for Personal Financial Literacy and the Cumberland Valley Girl Scouts.

The Council's financial literacy efforts, however, are not only directed toward teens. Financial decision-making is a skill that can, and should, be taught to women of all ages regardless of their income or earnings source, their marital status, race, educational history or any other factors. In order to become economically self-sufficient, women must learn to make sound financial decisions. With this in mind, the Council continues to partner with businesses and organizations to equip women to take an active role in their economic future.

These partnerships have led to a series of events held across the State to educate and inform women on issues ranging from career options, educational opportunities, mentoring, the labor market and _____.

ECONOMIC SUMMIT FOR WOMEN

Beginning in 2004, the Economic Council partnered with others to offer the Economic Summit for Women in Nashville. The goals of the Summit are primarily to develop a statewide platform for the economic issues of Tennessee women and their families, assess the impact of women's economic issues on Tennessee's overall economy, build upon a statewide network and create new partnerships and collaborations, and honor individuals and organizations that have illustrated exemplary support of women in Tennessee. The Summit brings together women from across the State and leaders in business, industry, government, the medical and legal fields and educators to focus their ideas and question about the status of women's economic autonomy. Information is given in both general and small group sessions about all aspects of career success and financial independence. Past keynote speakers include Governor Phil Bredesen, First Lady Andrea Conte, Gail Evans (former Vice-President of CNN), Shinae Chun (Director of the Federal Women's Bureau) and sessions have included presentations on career advancement, networking, political participation and legislative issues, leadership and the economic status of women in Tennessee. The Council also awards "E" Awards ("E" for "Excellence and Equity") to individuals from across the State who have distinguished themselves in a specific field of life commitment that has contributed to improving the lives of girls and women in Tennessee. We are proud that the annual Summit has become one of the most well-regarded and well-attended events for women in the State and are pleased to have the opportunity to hear from them about the economic issues that continually affect their lives.

WOMEN BUSINESS OWNERS OPPORTUNITIES CONFERENCE

In May 2005, the Economic Council on Women, supported by a grant from the Tennessee Department of Economic and Community Development, the Council co-hosted the first Women Business Owner's Opportunities Conference in Memphis. With the tremendous success of the first event came a commitment to continue this program in Memphis on an annual basis.

The WBOOC differs from other conferences in that its only focus is creating business opportunities and providing information about creating, conducting and growing a business. The Conference is also held in conjunction with a business match-making event held by the Department of Economic and Community Development. During these events, business owners are presented with the opportunity to meet, bid and contract with vendors who are seeking their goods or services. Past speakers at this conference have included Lurita Doan, the first female Administrator for the Federal General Services Administration; Carolyn Hardy, owner of Chism Hardy Enterprises, LLC., and internationally renowned photographer Monica Morgan. Over 300 women have attended this event in its short history.

MOVING WOMEN FORWARD **CONFERENCE, CHATTANOOGA**

The success of the Memphis event confirmed that conferences focusing on the economic status and impact of women were needed across the State. Funded in part by a second grant from ECD, the Council continued its efforts by hosting a one-day conference in Chattanooga. Based on information obtained by the Council during a series of listening tours held in the South East Development District, the program sought to address the specific economic concerns of women in that Development District. The conference included workshops on business basics, educational opportunities, the importance of healthcare, wealth building and leadership. Over 200 women joined for this inaugural event.

WHEN WOMEN RUN... WOMEN WIN

Tennessee currently ranks 49th nationally in women's political involvement. In order for Tennessee's women to fully participate in the economic decisions affecting their daily lives, they must take part in the political process. In May 2005, the Council hosted its first campaign school for women called, "When Women Run... Women Win." This day-long bipartisan event included nationally recognized speakers as well as some of Tennessee's best campaign strategists and provided detailed, immediately usable information on topics such as financing a campaign, communications, and grassroots campaigning. Also featured was former State Senator Anna Belle Clement O'Brien who offered insight and encouragement to women from across Tennessee, Texas and Virginia who were in attendance.

ADVISORY COUNCILS

With a budget of less than \$150,000 for operations and budgets and a full-time staff of three, it would be virtually impossible for the Council to assess the economic status, needs and goals of each of Tennessee's 95 counties in a meaningful and personal way without developing partnerships across the State. In order to be effective, the Council must seek ways to engage women from every locality. One way the Council is achieving this is through the use of Advisory Councils.

The Council has created, or is in the process of creating, an Advisory Council in each of the State's nine Development Districts. It is the mission of these Advisory Councils, made up of volunteers, to be the eyes and ears of the Council in their area and to report to the Council the economic issues and needs of the women in their areas.

To do this, each Advisory Council plans its own functions and assessment tools. In the Southeast Development District, for example, "listening tours" were hosted in each of the counties of the District. At these tours, women and men from the area are invited to speak in an open forum about the issues facing them and their colleagues and neighbors. We learned in one county, for example, that while there are educational opportunities for women in the county, transportation and childcare services are inadequate to participate in them. In another we heard that there were no women's organizations that assist women to develop professionally and/or economically. Of course we hear some common themes across the State – issues like pay equity, access to high-paying jobs, medical care and insurance. We also hear very unique issues like the report we received in a very rural community that parents are terrified of their daughters leaving that area even if they have a scholarship to continue their studies. This listening tour model is being followed by other Advisory Councils across the State and has been a terrific means for the Council to identify issues, create partnerships and strategically plan the Council's program of work.

Advisory Councils are currently operating in the East Tennessee Development District, South Central Development District, Northwest Development District, Southeast Development District, Greater Nashville Development District, and the Southwest Development District. The remaining Districts, First Tennessee, Upper Cumberland and Memphis Area are in the planning and building stages.

BOARDS AND COMMISSIONS

When Governor Bredesen took office in January 2003, he invited the Economic Council on Women to submit names of qualified women to be considered for state boards and commission vacancies. To meet this need, the Council created a process to identify, recruit and recommend qualified female candidates for administration boards and commission posts.

The Council's contributions to this effort have resulted in the appointment of Patricia Pierce to the Human Rights Commission, Gloria Jenkins to the Tennessee Medical Laboratory Board, Susan Carson to the Board of Examiners for Nursing Home Administrators and Paulette Coleman to the Tennessee Arts Commission, among others. These women learned of the open positions on state boards and commissions through the Council's statewide communications and submitted their names for consideration. All were appointed by Governor Bredesen.

The Governor's Office of Boards and Commissions routinely sends the Council's office a report of vacancies on state boards and commissions. The Council utilizes its statewide database of women advocates to announce the monthly vacancies and encourages qualified women to apply for the vacancy. Women send the required documents to the Council's Board and Commissions Chair, Yvonne Wood, who then prepares a letter to the Governor, including the pertinent data.

The Council is not obligated to conduct any investigation of any applicant or nominee, including contacting any references. If a Council member is personally acquainted with an applicant or nominee that may be indicated. Otherwise, the Council is not responsible for vetting or determining the qualifications of any applicant or nominee. Further, that the Governor's office is likely to receive applications and nominations from other sources, and that it has the discretion to appoint whomever it chooses for a position. The Council's Executive Director maintains a file reflecting the following: name of the woman recommended by the Council for each specific vacancy, address, phone number, date sent to the Governor, and date appointed by the governor to a board/commission, and a hard copy of all letters and bios/resumes.

The Council has recently expanded its outreach on this topic through the development of a statewide database of women and advocates. The Council utilizes this tool to communicate vacancies to thousands of women in every part of Tennessee. This effort has led to more diversity in recommendations made for vacancies on state boards and commissions posts, in terms of gender, ethnicity and geographic location.



FUTURE PLANS

The Council's strategic plan includes the following initiatives:

- Continue research on the economic impact of domestic violence in the rural areas and provide a supplemental report to the Legislature based on the findings. This research will include a hearing to be held in Columbia, Tennessee on October 5, 2006;
- Update the Status of Women in Tennessee Counties report and the individual county reports in two-year increments as updated information permits;
- Continue research on the economic impact of political participation to raise Tennessee's national ranking;
- Work with existing partners to provide the Economic Summit for Women, the Women Business Owners' Opportunity Conference, and the Moving Women Forward conference;
- In partnership with the Department of General Service, host a Business Marketplace in Chattanooga, Tennessee in September 2006;
- Develop Advisory Councils the Upper Cumberland, First Tennessee and Memphis Area Development Districts and work with all of the Advisory Councils in an effort to continually assess women's economic status and issues; and
- Continue partnerships to encourage and participate in activities relating to financial literacy for women and girls.

4-50-101. Council created - Membership - Term of service.

(a) A Tennessee economic council on women, hereinafter referred to as the "economic council," is created. The economic council shall be composed of twenty-one (21) members. Nine (9) members shall be jointly appointed by the speaker of the senate and the speaker of the house of representatives, one (1) such member to be so appointed from each of the nine (9) multi-county development districts created under title 13, chapter 14, part 1. Two (2) senators shall be appointed by the speaker of the senate and two (2) representatives shall be appointed by the speaker of the house of representatives. One (1) member shall be appointed by the Tennessee black caucus of state legislators and one (1) member shall be appointed by the legislative women's caucus. One (1) cabinet member shall be appointed by the governor. Three (3) members shall be appointed by the governor, one (1) such member to be so appointed from nominations received from each of the following: the board of trustees of the university of Tennessee, the Tennessee board of regents and the Tennessee independent colleges and universities, which nominees shall be academic faculty or staff:

(1) From state or private four-year universities or colleges having a graduate program; and

(2) With research and teaching experience in the field of economic concerns of women.

(b) The governor shall appoint two (2) members at-large from a slate of six (6) nominees jointly recommended through Links, one hundred (100) black women, league of women voters of Tennessee, Tennessee women's political caucus, Tennessee lawyers association for women and housing authority tenant associations. The recommending groups shall actively seek nominees from as broad a range as reasonably possible of local, civic and business groups. The appointing authorities shall ensure that their appointments broadly represent the community in such areas as age, sex, minority groups, economic levels, employment and political affiliation.

(c) The first appointive members shall hold office for staggered terms. Of the nine (9) appointees from the development districts, the speakers shall jointly appoint three (3) for two-year terms, three (3) for four-year terms, and three (3) for six-year terms. Of the three (3) academic appointees of the governor, one (1) academic member shall be appointed for a two-year term, one (1) for a four-year term, and one (1) for a six-year term. One (1) of the members at-large appointed by the governor shall serve an initial four-year term. The other member at-large appointed by the governor shall serve an initial six-year term. All other appointees shall be for six-year terms. All subsequent appointments of members shall be for full six-year terms. No appointed member shall be appointed to more than two (2) consecutive six (6) year terms. Vacancies shall be filled by appointment pursuant to the criteria in this section only for the remainder of the unexpired term. Any member initially appointed for a six-year term shall not be eligible for reappointment without a two-year absence from commission membership. All other

members shall be eligible for reappointment for a six-year term. A two-year absence from the economic council membership qualifies any member for reappointment following the criteria of this section.

[Acts 1998, ch. 1045, § 1.]

4-50-102. Meetings - Officers - Bylaws - Rules - Executive director - Duties of council.

(a) (1) The economic council shall meet as necessary to transact business; provided, that meetings shall be held at least quarterly. Special meetings may be called by the chair or by three (3) members of the economic council, upon delivery of written notice to each member of the economic council. All members shall be duly notified of the time and place of any regular or special meeting at least seven (7) days in advance of such meeting. The economic council may conduct meetings which must be open to the public by:

- (A) Telephone conference calls with speaker phones; and/or
- (B) Electronic conferencing.

Such meetings shall conform to the requirements of title 8, chapter 44, part 1. The economic council shall elect at the first regular meeting of each calendar year a chair, a vice chair, and three (3) representatives, one (1) from each of the three (3) grand divisions, who shall comprise the five-member executive committee to function between quarterly meetings. The chair or the executive director may call meetings of the executive committee. The executive committee shall carry out the matters delegated to it by the full economic council. The majority of the members of the economic council shall constitute a quorum and the concurrence of a majority of those present and voting in any matter within its duties shall be required for a determination of matters within its jurisdiction.

(2) Each member shall serve without compensation. Each member is eligible for expense reimbursement only for attendance at the regularly scheduled quarterly meetings. All reimbursement for travel expenses shall be in accordance with the provisions of the comprehensive travel regulations promulgated by the department of finance and administration and approved by the attorney general and reporter.

(b) (1) The economic council shall promulgate bylaws to provide for the election of officers, establishment of committees, meetings and regulations as to procedural matters of the economic council. The economic council shall conduct its meetings using Robert's Rules of Order.

(2) The council is also authorized to promulgate, amend, revise and rescind rules for its own functioning in accordance with the Uniform Administrative Procedures Act compiled in title 4, ch. 5.

(c) The economic council has the authority to hire an executive director who shall serve at the pleasure of the economic council.

(d) The economic council shall address the economic concerns and needs of women in Tennessee, which concerns and needs include, but are not limited to, employment policies and

practices, educational needs and opportunities, child care, property rights, health care, domestic relations, and the effect of federal and state laws on women. In order to address these concerns and needs of women, the council may conduct research, hold hearings, develop recommendations and policy, educate the public and engage in activities for the benefit of women.

(e) The economic council is authorized to request funds from the federal government and private sources to implement subsection (d).

(f) The economic council shall consult with and report to the governor, the women's legislative caucus, the general assembly, and the pertinent agencies, departments, boards, commissions and other entities of state and local governments on matters pertaining to women. Furthermore, the economic council may request assistance from the departments of state and local governments, and advisory committees as needed.

(g) (1) The economic council shall serve as an advocate for women.

(2) It shall, further, set up and execute a program to find and encourage women to serve on state boards and commissions.

(h) To the extent resources to do so exist, the economic council shall evaluate and quantify the results of job training programs that currently exist, and evaluate whether they are helping women to obtain better employment.

(i) For administrative purposes, the economic council on women is attached to the department of state for all administrative matters relating to receipts, disbursements, expense accounts, budget, audit, and other related items.

[Acts 1998, ch. 1045, § 2.]

4-50-103. Biennial report - Other recommendations.

Beginning in the year 2000, the economic council shall submit a biennial report to the governor, the women's legislative caucus and the general assembly by September 1 following the conclusion of any regular annual session occurring in an even-numbered year. Such report shall summarize the economic council's activities, and finding on the economic status of women in the state of Tennessee during the preceding two (2) years. The report shall include recommendations for more effective use of existing resources and services for women, and proposals for the development of programs, opportunities and services, which are not otherwise provided, with the aim of development of a comprehensive and coordinated system of services for women. Furthermore, the economic council may make such other recommendations as the economic council deems appropriate. A copy of such report shall be published and disseminated to the public as well as copies made available in the offices of the economic council for review by the public.

[Acts 1998, ch. 1045, § 3.]

4-50-104. Executive director - Duties and responsibilities.

(a) The executive director shall be chief administrative officer of the economic council and pursuant to § 4-50-102(c), shall serve at the pleasure of the economic council. The executive director shall be a full-time employee of the economic council and shall have education as deemed necessary by the economic council. The economic council shall fix the executive director's duties and responsibilities, which are in addition to those specified in this chapter. The economic council shall evaluate periodically the performance of the executive director. The executive director has the authority to conduct the ordinary and necessary business in the name of the economic council in accordance with the provisions of this part or as determined by the economic council.

(b) The executive director has the following duties:

(1) Supervise the expenditure of funds and be responsible for complying with all applicable provisions of state and federal law in receipt of and the disbursement of funds;

(2) Serve as an advocate for women;

(3) Serve as the executive officer of the economic council; and

(4) (A) Employ personnel as authorized by the economic council.

(B) The executive director shall hire and remove any clerical personnel in accordance with the civil service system.

[Acts 1998, ch. 1045, § 4.]

4-50-105. Conflict of interest.

The conflict of interest provisions set forth in § 12-4-101, shall apply to members of the economic council.

[Acts 1998, ch. 1045, § 5.]

APPENDIX B – AMENDED BYLAWS

ARTICLE I—NAME AND PURPOSE

A. The name of this body shall be the Tennessee Economic Council on Women, hereinafter referred to as the "Council."

B. The purpose of the Council shall be to address the economic concerns and needs of women in Tennessee. The Council may conduct research, hold hearings, develop recommendations and policy, educate the public, and engage in activities for the benefit of women. The Council shall consult with and report to the Governor, the Women's Legislative Caucus, the General Assembly, and other pertinent agencies, bodies and entities. The Council shall serve as an advocate for women.

ARTICLE II--OFFICE

The principal office of the Council shall be William Snodgrass Tennessee Tower, 3rd Floor Center Room, 312 8th Ave., North, Nashville, TN 37243.

ARTICLE III--DEFINITIONS

A. Descriptive terms used in these Bylaws shall have the meaning or meanings set forth in 1998 Tenn. Pub. Acts 1045, effective September 1, 1998, as it is amended or will be amended from time to time (hereinafter referred to as the "Statute"), which Statute, as amended, is incorporated in and made a part of these Bylaws. All of the terms and conditions of the Statute shall be deemed incorporated herein for any and all purposes.

B. As used in these Bylaws, the singular shall include the plural, and vice versa; and any gender shall include any other gender.

ARTICLE IV—MEMBERSHIP

A. Each person who has been duly appointed to the Council pursuant to the Statute, as it may be amended from time to time, shall be a Member of the Council.

B. Each Member of the Council shall have one (1) vote on matters that come before the Council.

ARTICLE V--MEETINGS OF THE COUNCIL

A. The Council shall meet at least quarterly, on such dates as may be set by the Executive Committee.

B. Special meetings of the Council may be called by the Chairperson or at least three Members of the Council. Special meetings shall be called upon written notice to each Member of the Council.

C. Notice of regular or special meetings of the Council shall be mailed to each Member at least seven (7) days, and not more than thirty (30) days, before the date such meeting is to be held. Such notice shall be signed by the Chairperson, Vice-Chairperson, Secretary or Executive Director, and shall state the place, date, hour, and, in the case of a special meeting, the purposes of the meeting.

D. Meetings of the Council shall be open to the public pursuant to TCA § 8-44-101, et seq.

E. Meetings of the Council may be held within Davidson County, Tennessee, or at such other place or places within the State of Tennessee as the Executive Committee shall determine. It shall also be permissible to hold meetings of the Council either by telephone conference calls with speakerphones, or by electronic conferencing.

F. The business transacted at a special meeting of the Council shall be confined to the business stated in the notice given to the Members of such special meeting.

G. At all meetings of the Members of the Council, the presence of eleven (11) of the Members shall constitute a quorum of the Members.

H. The order of business at all meetings of the Council shall, unless altered or suspended by the person presiding at such meeting, be as follows:

1. Quorum call
2. Proof of notice of such meeting or waiver of such notice
3. Reading of the minutes of the prior meeting
4. Receiving communications/Committee reports
5. Report of Officers
6. Report of the Executive Committee
7. Old business
8. New business

I. Any notice required to be sent to any Member under the provisions of the Statute or these Bylaws shall be deemed to have been properly sent when mailed, postage prepaid, to the last known address of the person who appears as a Member on the records of the Council and at the time of such mailing. Additional permissible means of giving notice shall include facsimile and electronic mail, if the Council member in question has not indicated that she should be notified by a particular means. If no means of notice is specified, then either mail, facsimile or electronic mail, whichever is appropriate, will be an acceptable form of giving notice and circulating documents and information.

J. For the purpose of determining the Members entitled to notice of or entitled to vote at any meeting of the Council, or any adjournment thereof, or in order to make a determination of Members for any other purpose, the Executive Committee may fix in advance a date as a record

date for any such determination of Members. Such record date shall be not less than ten (10) days prior to the date on which the particular action requiring such determination of Members is to be taken.

K. At all meetings of the Council, whether regular or special, every Member having the right to vote shall be entitled to vote in person.

L. Parliamentary procedure at meetings of the Council shall be in accordance with the latest revision of Robert's Rules of Order.

ARTICLE VI—EXECUTIVE COMMITTEE

A. At the first regular meeting of the Council in each calendar year, the Council shall elect a Chairperson, a Vice-Chairperson, and three representatives, one from each Grand Division, who shall comprise the Executive Committee. In addition, the immediate past Chairperson of the Council shall serve as a nonvoting Member of the Executive Committee, if she is still a member of the Council itself.

B. The business and affairs of the Council shall be managed between Council meetings by the Executive Committee. The Executive Committee may implement and exercise all powers of the Council and do all such lawful acts and things as are not prohibited by the Statute or these Bylaws, or are not reserved to the Members.

C. The Members of the Executive Committee shall serve until the first regular meeting of the Council in the following calendar year, or until their successors are duly elected and qualified. It shall be permissible for Members of the Executive Committee to succeed themselves for one additional one-year term in the same position. Members who fill vacancies on the Executive Committee shall be deemed to have served a full one-year term if they take office before July 1, and they can therefore serve one additional full year in that position. Members who fill vacancies on the Executive Committee shall be deemed not to have served a full one-year term if they take office on or after July 1, and they can therefore serve two additional full years in that position.

D. A vacancy on the Executive Committee shall be filled by the Council, to serve the balance of the unexpired term of the vacating Executive Committee Member.

E. A vacancy shall occur on the Executive Committee if an Executive Committee Member dies, resigns, moves from Tennessee, is removed because she does not perform her duties, whether because of illness, disability or other reason, or if her term on the Council expires and she is not reappointed by the appointing authorities. A vacancy shall automatically occur if an Executive Committee Member is absent from three (3) consecutive Executive Committee meetings, unless her absence is determined to have been for good cause by two-thirds of the other Members of the Executive Committee present at a meeting thereof at which there is a quorum. A vacancy shall automatically occur if a Member of the Executive Committee is absent from more than half of the Executive Committee meetings in any calendar year.

F. Meetings of the Executive Committee shall be called by the Secretary upon the request of the Chairperson or any three (3) Executive Committee Members. The Secretary or

Executive Director shall serve upon or mail to each Executive Committee Member then in office notice of all meetings of the Executive Committee, whether regular or special, no less than seven (7) days nor more than thirty (30) days prior to the date of such meeting. Such notice shall state the time, date, and place of such meeting of the Executive Committee, and, in the case of a special meeting, the purpose or purposes of the meeting. Executive Committee Members may waive notice before, during or after any meeting of the Executive Committee.

G. Meetings of the Executive Committee, whether regular or special, shall be held at such time or times and in such place or places within Davidson County, Tennessee or such other place within the State of Tennessee as the Executive Committee may determine from time to time. The attendance of an Executive Committee Member at any meeting of the Executive Committee, whether regular or special, shall constitute a waiver of notice of such meeting; provided, however, that the attendance of an Executive Committee Member for the express purpose of objecting to the transaction of any business at such meeting because of its not having been lawfully called or convened, shall not constitute a waiver of notice.

H. At all meetings of the Executive Committee, the presence of a majority of the Executive Committee Members then in office shall constitute a quorum.

I. Whenever the Executive Committee is required or permitted to take any action by vote, such action may be taken without a meeting, upon the written consent signed by all of the Executive Committee Members entitled to vote thereon.

J. The Executive Committee may authorize any Officer or Officers, agent or agents, to enter into any contract or execute and deliver any instrument or instruments, in the name of, and on behalf of, the Council, and such authority may be general or confined to specific instances. When so authorized by the Executive Committee, any Officer or agent of the Council may do everything necessary and proper in connection therewith and in furtherance thereof.

K. The Executive Committee shall have the books and records of the Council, including the books of membership of the Council, kept at the principal office of the Council, or at a place in Davidson County, Tennessee which is reasonably accessible to the Members.

L. The Executive Committee shall have the power and authority to recommend to the Council the adoption, amendment or repeal of any Bylaws. Such proposed changes to the Bylaws shall be referred to the membership for action at any regular or special meeting of the Council. This provision is subject always to the provisions of the Statute.

ARTICLE VII--COMMITTEES

A. The Council or the Executive Committee may designate and appoint such standing or ad hoc Committees, in addition to the Executive Committee, as it may, from time to time, deem advisable in order to carry out the purposes and business of the Council.

B. All such Committees shall have and exercise their powers and authorities as the Council or Executive Committee may have delegated to such Committee or Committees.

C. All such Committees shall keep regular minutes of their meetings and proceedings, and shall report the same to the Council upon request.

ARTICLE VIII--OFFICERS

A. The Council shall elect the Officers of the Council. There shall be a Chairperson, a Vice-Chairperson, and a Secretary. Their terms of office shall be as set forth in Article VII above.

B. All employees of the Council, other than the Officers, shall also serve at the pleasure of the Council. Any such employee of the Council may be removed from employment at any time by the Council.

C. Any contract, conveyance, or other instrument to be executed by the Council shall be executed by the Chairperson and the Secretary, unless specific authority to the contrary shall have been expressly granted by the Executive Committee.

D. The Chairperson shall be the chief executive of the Council. She shall preside at all meetings of the Council and the Executive Committee, and shall have general and active management of the business of the Council. The Chairperson shall see that all orders and resolutions of the Executive Committee are carried into effect. The Chairperson, with the Secretary, shall execute the contracts and other instruments requiring execution by the Council, except where different signing and execution has been expressly provided for by the Executive Committee.

E. The Vice Chairperson shall, in the absence or disability of the Chairperson, perform the duties and exercise the powers of the Chairperson, and perform such other duties as the Executive Committee shall prescribe.

F. The Secretary shall attend all meetings of the Council and of the Executive Committee, record all votes and the proceedings thereof, maintain such minutes in a book kept for that purpose, and perform similar duties for the Committees appointed by the Executive Committee when required. The Secretary shall give, or cause to be given, notice of all meetings of the Council and the Executive Committee as may be prescribed by the Chairperson. The Secretary, by her signature, shall attest the execution of any document or instrument requiring such attestation. The Secretary, on notice to the Chairperson, may delegate the duties of attending meetings and keeping minutes to another person.

ARTICLE IX--RULES AND REGULATIONS

A. The Council shall have full power and authority to make and amend reasonable rules and regulations governing the Council. The Council may delegate this authority to the Executive Committee under Article VII.

B. All rules and regulations adopted shall become effective with respect to each and every Member of the Council five (5) days after such rules and/or regulations have been published.

C. All rules and regulations so adopted shall be considered and deemed to have been published when a copy of the same shall have been mailed or delivered to the last known addresses of all persons who appear as Members on the books and records of the Council at the time of such mailing.

ARTICLE IX--AMENDMENTS TO BYLAWS

These Bylaws may be amended at any regular or special meeting of the Council. A copy of any proposed amendments shall be included in the written notice of the meeting.

These Bylaws adopted this 14th day of November, 2000.

/s/ Linda W. Knight
Secretary of the Meeting

APPROVED:

/s/ Sandra Moore
Chairperson of the Meeting



Advancing the Status of Women

- Providing Mentoring and Financial Literacy for Teen Women
- Recommending Qualified Women Candidates for State Boards and Commissions
- Holding Public Forums on the Economic Impact of Domestic Violence
- Improving Job Training Programs for Women
- Providing Research on the Status of Women in Tennessee Counties
- Holding an Economic Summit for Women to Find Solutions to Economic Challenges Facing Women
- Advocating Legislation that Ensures Equality for Women
- Conducting an Equal Pay Study to Help Fight Wage Disparity



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Tennessee Economic Council on Women



*Addressing Women's
Economic Issues Across
Tennessee*

Taking Action to Bring Change

Achievements

- Annual Economic Summit for Women provides a forum for women to come together and advance the status of women in Tennessee
- *Impact of Domestic Violence on the Tennessee Economy* delivered to legislature and governor
- Development District Councils address the needs of women in each region of Tennessee
- Public hearings raise awareness of the economic impact of domestic violence
- When Women Run, Women Win! A Campaign School Designed for Women
- Women's Conferences in West and East Tennessee
- Biennial Report on the Status of Women in Tennessee Counties presents county level statistics and rankings
- Pay Equity Research and Policy Development
- Educating women and girls through career mentoring and financial literacy programs
- Advocating the passage of the Equal Pay Remedies and Enforcement Act, signed into law June 2004
- Career Mentoring and Financial Literacy programs provided to over 1000 girls
- Advocate the appointment of the first women ever to serve on traditionally male state boards
- Job Training Task Force makes recommendations to State Departments to improve Job Training Programs

Advocacy ● Awareness ● Action



Fact: 14.6% of Tennessee women earn income below the poverty level.

Fact: Of Tennessee women, 8.7% have no form of health insurance coverage.

Fact: Only 27.5% of Tennessee women work in professional or managerial occupations.

Fact: 24.0% of Tennessee businesses are women-owned; however, women-owned businesses account for just 4.0% of income and receipts from private firms in the state.

Fact: Tennessee women have median annual earnings of \$21,366, which is only 74.2% of the median earnings for Tennessee men.

Fact: The average U.S. woman earns \$26,884 annually versus \$37,339 for the average U.S. man.

Why do we need to address women's economic issues in Tennessee?

Tennessee Economic Council on Women

TECW is a State agency created under TCA § 4-50-100, et seq, by the One Hundredth General Assembly in 1998 to address the economic needs of Tennessee women.

Mission Statement

The Tennessee Economic Council on Women assesses Tennessee women's economic status. It develops and advocates solutions to address women's needs to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

Addressing the Needs of Women

- Child Care
- Property Rights
- Health Care
- Domestic Relations
- Employment Policies and Practices
- Educational Needs and Opportunities
- Effect of Federal and State Laws on Women

Vision

The Tennessee Economic Council on Women will be regarded as the source of information about women's issues in Tennessee.

Representation

The 21 Members of the Council represent each of the nine Development Districts, the Governor's Cabinet, public and private universities, at-large women's organizations and the Tennessee General Assembly. Appointments to the Council are made by the Governor, Speakers of the House and Senate, the Black Legislative Caucus and the Women's Legislative Caucus.



APPENDIX D –COUNCIL MEMBERS

Executive Committee Members

Margaret Jane Powers, J.D., Chair, of Crossville, is an attorney representing individuals and corporations in industry, insurance and other businesses. She is the Council's Upper Cumberland Development District Representative and chairs its Legislation and Policy Committee. She serves on the Women's Economic Council Foundation Board, and serves as the President of the Tennessee Lawyers' Association for Women. powerslaw@frontiernet.net

Carol Berz, L.C.S.W., J.D., Ph.D., B.C.D., Vice-Chair, owns Private Dispute Resolution Services, a mediation services and training organization. Dr. Berz is a TN. Supreme Court Rule 31 Listed mediator and trainer in both general civil and family mediation. The Council's Southeast Development District representative, she organized and produced the Council's first Economic Impact of Domestic Violence forum in Chattanooga in November 2002. She chairs the Council's Economic Impact Committee. cbb4pdrs@aol.com

Wendy Pitts Reeves, L.C.S.W., of Maryville, is a Licensed Clinical Social Worker, co-owner of Cove Mountain Counseling and a recently-elected Blount County Commissioner. She has created numerous events in her community to improve opportunities for women and girls. She helped to establish the Blount County Women's Empowerment Coalition and Network and organized a large group of women to conduct AAUW Sister to Sister girls mentoring summits in 2001, 2002 and 2003. wpreeves@bellsouth.net

Yvonne Wood, M.Ed., Immediate Past Chairperson, of Lebanon, is Chair of the Boards and Commissions Committee and the Council's Middle Tennessee Development District Representative. She owns Wood Consultants, a conference and event planning company, is president-elect of Middle Tennessee's CABLE women's organization and Executive Vice President of the ATHENA Foundation, International, promoting opportunities for women worldwide. ycwood@aol.com

Sandra Silverstein, B.S., of Brownsville, is. Previously, she served as Executive Director of the Brownsville-Haywood County Chamber of Commerce for nine years and as an educator in high-need school systems for twenty years. She served two terms on the Madison County Commission and previously owned and managed an insurance company for six years. chamber@pchnet.com

Hon. Gwendolyn Sims Davis, Commissioner, Tennessee Department of General Services, represents the Governor's Cabinet on the Council. Prior to her role as Commissioner, she was President and Chief Consultant of Sims Associates, a Nashville-based consulting firm specializing in human resources management, government compliance and corporate diversity programs. Gwendolyn.S.Davis@state.tn.us

Brenda Speer, B.S., Immediate Past Chair, of Pulaski, is a partner in Professional Benefit Solutions, an employee benefits, insurance and investment firm. The Council's South Central Development District Representative, she also serves on the Women's Economic Council Foundation Board. She chaired the Council's 2002 Legislative Committee and served as Council

Vice Chair from 2001 to 2002 and Council Chair from 2003 to 2004. She is a community activist who is a graduate of Tennessee Leadership and Leadership America. brendaspeer@pbsllc.biz

Council Members

Sandra Beal, M. ED., of Camden, is the Northwest Development District representative to the TN Economic Council for Women. She is a retired public school teacher with twenty-six years of service as a kindergarten teacher and seven years as a reading teacher. She has a wide variety of experiences with various educational associations, civic organizations, and volunteer groups, including the Tennessee Community Resource Board. During the past year, she and many others have worked to compile the Economic needs of the Northwest Development area. Sandra.Beal@comcast.net

Sandra Bennett, of Nashville, is the Managing Administrator for Spherion Human Resource Consulting Group in Brentwood, TN. Her professional experiences range from that of a Regional Office Coordinator for CertainTeed Corporation, to a Fleet Administrator for Siemens Corporation in Atlanta and a Facilities Manager for a realty company in Michigan. Sandra is currently serving her second year on the Board of the Nashville Women's Political Caucus as the Vice President of Legislation. She is an At-large Women's Group Representative to the Council. sandrabennett@spherion.com

Carol Danehower, DBA, of Memphis, is Associate Dean for Academic Programs in the Fogelman College of Business and Economics at The University of Memphis. She received her doctorate in Management from the University of Kentucky. As Associate Dean, Dr. Danehower is responsible for all academic programs (undergraduate, masters, and Ph.D.) in the College, including recruiting, admissions, advising, curriculum, and scheduling. Dr. Danehower represents the Tennessee Board of Regents on the Council. vdanehwr@memphis.edu

Arlene A. Garrison, Ph.D., of Knoxville, is the Assistant Vice President of the Office of Research and Information Technology at the University of Tennessee. She has served on the UTK Chancellor's Commission for Women, the American Chemical Society Women Chemist's Committee and the American Chemical Society President's task force on Women's Issues. She serves on the boards of the Knox County Public Building Authority and the Southern Appalachian Science and Engineering Fair. She is the University of Tennessee's Council Representative. garrison@tennessee.edu

Representative Beverly Marrero, of Memphis, is a retired Real Estate Consultant. She started working in politics by going door to door in her neighborhood to work for the election of John F. Kennedy. She also worked in Tennessee, Missouri, Ohio, & New Hampshire for the Jimmy Carter campaign. She has served as a female representative from Tennessee on the 1976 Democratic Rules Committee. Rep. Marrero is a Tennessee House Representative on the Council. rep.beverly.marrero@legislature.state.tn.us

Representative Kim McMillan, of Clarksville, attended the University of Tennessee, earning her bachelors and law degree, both with honors. In 1994 Rep. McMillan was first elected to the Tennessee House of Representatives. She has served as Vice-Chair of the House Judiciary Committee and currently is the House Majority Leader. She is the first female in Tennessee history to serve as Majority Leader. In the Clarksville area, she serves on the YMCA board, the Economic Development Council and is a graduate of Leadership Clarksville, class of 1996. Ms.

McMillan is the representative of the Women's Political Caucus on the Council. rep.kim.mcmillan@legislature.state.tn.us

Yasmeen Mohiuddin, of Sewanee, is a Professor and past chair of the University of the South in Sewanee Economics Department. She has done extensive research on women's employment, gender pay gap, micro-finance, and poverty. She is a consultant to the World Bank, USAID and the United Nations on policy, sector, and project work on gender issues. She represented the Middle Tennessee Grand division on the Executive Committee for two years, and serves as the Independent Colleges and Universities Council representative. ymohiudd@sewanee.edu

Elliott Moore, M.S.S.W., of Bristol, is the Director of Community and Government Relations for Mountain States Health Alliance (MSHA), a hospital healthcare system based in Johnson City. She is National Chair of the Family ReUnion Conference, an initiative that addresses family issues, and Past President of the Tennessee and Nashville Women's Political Caucuses. She has previously served on the Council's Executive Committee. mooreeg@msha.com

Tommie Morton-Young, Ph. D, of Nashville, currently owns and operates AfrAgenda Literary Management and Publishing and Authentic Tours of Historic Nashville and Middle Tennessee and serves as Chair of the Education Committee for the NAACP. Dr. Morton-Young has previously been a professor and administrator, worked for the Library of Congress and for the YWCA. She has served on the National Institute of Health Advisory Council, as Chair of the North Carolina Advisory Committee to the U.S. Commission, as President of Davidson County Democratic Women and on the National Coalition of 100 Black Women. Dr. Morton-Young has broad service experience, is a Past-president of the Southeast branch of the Association of American University Women and has worked with the Commission on the Status of Women. aagen1@msn.com

Representative Janis Sontany, of Nashville, is in her second term in the Tennessee General Assembly and was previously a member of Metro Council for 8 years. She recently retired from DuPont with 21 years of service in government affairs and customer service. She is a past president of the Nashville Women's Political Caucus and was their 2002 Athena Nominee. She served as a board member of Outlook Nashville and was awarded the CMRA Public Leader of the Year in 1998. Rep. Sontany is a Representative of the Tennessee House on the Council. rep.janis.sontany@legislature.state.tn.us

Representative Nathan Vaughn B.S., represents House District 2, which includes part of Sullivan County. He is an insurance agent who is an Alderman and former Vice Mayor. He is a member of the Children and Family Affairs, Finance Ways and Means and Transportation Committees. He is also a member of the House Domestic Relations Subcommittee. Representative Vaughn is the former president of Girls Inc. rep.nathan.vaughn@legislature.state.tn.us

Ellen Vergos, of Memphis, is an attorney at Martin, Tate, Morrow and Marston, PC and represents the Memphis Area Development District of the Economic Council on Women. She has been appointed to two terms as United States Trustee of the Federal Districts of Tennessee and Kentucky, serving from 1995-2003. As a United States Trustee, she was responsible for supervising the administration of all bankruptcy cases in a two-state area; overseeing legal work and personnel management in five offices; and appointing and supervising trustees in Chapters 7, 11, 12 and 13 of the Bankruptcy Code. evergos@martintate.com

Senator Mike Williams, of Maynardville, has represented Tennessee Senate District 4 in the 100th through the 104th General Assemblies. Before that he was a representative in the Tennessee House for the 97th through the 99th General Assemblies. He currently serves as Senate Speaker Pro Tem and on the Senate Finance, Ways and Means Committee, the Senate Commerce, Labor and Agriculture Committee, and the Senate Rules Committee. He is a representative to the Council for the Tennessee Senate. sen.micheal.williams@legislature.state.tn.us

Senator Jamie Woodson, of Knoxville, represented Tennessee Senate District 6 in the 104th General Assembly. Woodson served as a member of the House of Representatives for the 101st through the 103rd General Assemblies. She is Secretary of the Senate Republican Caucus, Chair of the Senate Education Committee, and serves on the Senate Judiciary Committee and the Senate Transportation Committee. She is a representative to the Council for the Tennessee Senate. sen.jamie.woodson@legislature.state.tn.us

Staff

Jennifer L. Rawls, of Hermitage, is the Executive Director of the Economic Council on Women. She is a graduate of the University of Tennessee College of Law and practiced law for fifteen years prior to joining the Council. For ten years, she represented the State of Tennessee and its citizens in the consumer protection and bankruptcy areas as a member of the Tennessee Attorney General's Office. She has also worked in the products liability arena, juvenile courts, and the insurance defense field. Jennifer is also a writer and enjoys public speaking and teaching. She serves as President of her ToastMasters International Club and is a member of the Economic Women's Council Foundation, Inc. She earned her Bachelor of Science degree in Political Science from Middle Tennessee State University. She has also been involved in mentoring projects for law students and youth. jennifer.l.rawls@state.tn.us

Tennessee Economic Council on Women

APPENDIX E – COUNCIL MEMBERS DONATIONS IN-KIND

Council Member with Position	Services	Estimated Time
Sandra Beal, M.Ed., Northwestern TN Development District Representative	Attends Council meetings; speaks to area groups on the status of women and youth issues; meets with legislators and staff on behalf of the Council and leads Advisory Council	75-100 hrs/yr
Sandra Bennett, At-Large Women's Group Representative	Attends Council meetings; speaks to area groups on the status of women and youth issues; meets with legislators and staff on behalf of the Council	150-175 hrs/yr
Carol Berz, J.D., M.S.S.W., Vice-Chair, Southeast TN Development District Representative	Attends Executive Committee and Council meetings; serves as Chair of the Economic Impact Committee; meets with legislators on behalf of the Council; leads Advisory Council	275-300 hrs/yr
Carol Danehower, D.B.A. Tennessee Board of Regents Representative	Attends Council Meetings; leads Advisory Council	25-50 hrs/yr
Gwendolyn Sims Davis, Secretary, Governor's Cabinet Representative	Attends Council meetings; consults with Council on policy and governmental issues that impact women, advocates to governmental leadership about Council's funding	150-200 hrs/yr
Arlene Garrison, Ph.D., University of Tennessee Representative	Attends Council meetings; serves as a member on the Economic Impact Cmte; consults with Council on program development.	75-100 hrs/yr
Rep. Beverly Marerro, Tennessee House Representative	Attends Council meetings. consults Council on legislative issues that impact women, advocates to governmental leadership about Council's funding	25-50 hrs/yr
Rep. Kim McMillan, Legislative Women's Caucus Representative	Attends Council meetings. consults Council on legislative issues that impact women, advocates to governmental leadership about Council's funding	25-50 hrs/yr
Yasmeen Mohiuddin, Ph.D., Private Colleges and Universities Rep.	Attends Executive Committee and Council meetings; serves as Chair of the Equal Pay study; serves on the Women's Economic Council Foundation, Inc.	175-200 hrs/yr
Elliott Moore, M.S.S.W., First Tennessee	Attends Council meetings. consults Council on legislative issues that impact women, advocates to	50-75 hrs/yr

Development District Representative	governmental leadership about Council's funding	
Margaret Jane Powers, J.D., Chair, Upper Cumberland Development District Representative	Plans and attends Executive Committee and Council meetings; speaks to public groups on behalf of the Council; meets with legislators and staff on behalf of the Council; serves as Chair of the Women's Economic Council Foundation	300-325 hrs/yr
Wendy Pitts Reeves, M.S.S.W., East Tennessee Development District Representative	Attends Council meetings; serves as East Tennessee Representative on Exec. Committee; speaks to area groups on the status of women and youth issues; meets with legislators and staff on behalf of the Council; leads Advisory Council	175-200 hrs/yr
Sandra Silverstein, Southwest Development District Representative	Attends Executive Committee, Council and Foundation meetings, serves as West Tennessee Representative on Exec. Committee; consults with Council on economic development issues that impact women; leads Advisory Council	200-250 hrs/yr
Rep. Janis Sontany, State House Representative	Attends Council meetings; consults Council on legislative issues that impact women	25-50 hrs/yr
Brenda S. Speer, CFP, Immediate Past Chair, South Central Development District Representative	Plans and attends Executive Committee and Council meetings; speaks to public groups on behalf of the Council; meets with legislators and staff on behalf of the Council; leads Advisory Council	250-275 hrs/yr
Rep. Nathan Vaughn, Black Legislative Caucus Representative	Attends Council meetings. consults Council on legislative issues that impact women, advocates to governmental leadership about Council's funding	25-50 hrs/yr
Ellen Vergos, J.D., Memphis Area Associated Governments Representative	Attends Council Meetings; leads Advisory Council	25-50 hrs/yr

Yvonne Wood, M.Ed., Greater Nashville Development District Representative	Attends Executive Committee, Council and Foundation meetings; serves as Middle Tennessee Representative on Exec. Committee; serves as Chair of the Boards and Commissions Committee, meets with legislators and staff on behalf of the Council; leads Advisory Council	250-300 hrs/yr
Sen. Jamie Woodson, Tennessee Senate Representative	Attends Council meetings; consults Council on legislative issues that impact women, advocates to governmental leadership about Council's funding	25-50 hrs/yr
Tommie Morton Young, At-Large Women's Group Representative	Attends Council meetings; speaks to area groups on the status of women and youth issues; meets with legislators and staff on behalf of the Council	50/75 hrs/yr

Tennessee Economic Council on Women

APPENDIX F - STATUS OF WOMEN IN THE COUNTIES

TENNESSEE ECONOMIC COUNCIL ON WOMEN

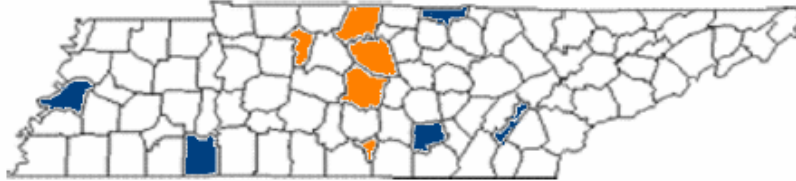
The Status of Women in Tennessee Counties

THE BEST AND WORST COUNTIES FOR TENNESSEE WOMEN

BEST FIVE COUNTIES OVERALL

County	Score	Rank
Cheatham	15.86	1
Rutherford	19.91	2
Wilson	20.18	3
Sumner	20.58	4
Moore	25.14	5

Overall, women's economic status is highest in metropolitan counties surrounding Nashville. Cheatham County ranks in the top ten in six of the thirteen indicators and never appears in the bottom half of any indicator. Women in Wilson and Sumner Counties also fared well, both ranking in the top twenty of ten indicators. 11 of the 13 counties within the Greater Nashville Development District rank in the top third of women's economic status.



Women's economic status is lowest in Grundy County, which ranks in the bottom ten in eight of thirteen indicators and only appears in the top half of indicators three times. Hardin County never appears in the top third of any indicator. In the Memphis Area Development District, Lauderdale County women rank 91st while their female counterparts in Shelby, Tipton and Fayette Counties never rank below the top half.

WORST FIVE COUNTIES OVERALL

County	Score	Rank
Grundy	73.48	95
Hardin	69.93	94
Meigs	68.41	93
Clay	67.90	92
Lauderdale	67.64	91

OVERALL RANKINGS OF TENNESSEE COUNTIES

County	Rank	County	Rank	County	Rank	County	Rank	County	Rank	County	Rank
Anderson	17	Crockett	38	Hamilton	25	Lauderdale	91	Morgan	81	Stewart	35
Bedford	30	Cumberland	33	Hancock	78	Lawrence	71	Obion	80	Sullivan	16
Benton	86	Davidson	7	Hardeman	73	Lewis	63	Overton	58	Sumner	4
Bledsoe	55	Decatur	48	Hardin	94	Lincoln	39	Perry	60	Tipton	23
Blount	14	DeKalb	56	Hawkins	45	Loudon	11	Pickett	44	Trousdale	18
Bradley	22	Dickson	9	Haywood	69	Macon	61	Polk	47	Unicoi	65
Campbell	89	Dyer	70	Henderson	42	Madison	51	Putnam	29	Union	82
Cannon	19	Fayette	39	Henry	41	Marion	34	Rhea	74	Van Buren	57
Carroll	78	Fentress	88	Hickman	68	Marshall	12	Roane	46	Warren	67
Carter	59	Franklin	31	Houston	76	Maury	20	Robertson	8	Washington	27
Cheatham	1	Gibson	32	Humphreys	20	McMinn	43	Rutherford	2	Wayne	83
Chester	28	Giles	26	Jackson	52	McNairy	53	Scott	85	Weakley	36
Claiborne	75	Grainger	64	Jefferson	50	Meigs	93	Sequatchie	66	White	62
Clay	92	Greene	49	Johnson	86	Monroe	77	Sevier	24	Williamson	6
Cocke	84	Grundy	95	Knox	13	Montgomery	15	Shelby	37	Wilson	3
Coffee	72	Hamblen	54	Lake	90	Moore	5	Smith	10		

The Status of Women in Tennessee Counties

OVERVIEW

There have been great advances in the economic status of women over the last 50 years. Women have gained greater access to education, career, earnings, and political participation. Women are pursuing goals that generations of women before could never have realized, such as business ownership, leadership roles in their careers, and election to state and federal political offices. However, obstacles still exist in the climb toward equality. Despite the great strides that women have made in the last 50 years, women have yet to achieve true equality with men. Women continue to earn less, to be less educated, to have higher rates of poverty, and to be less represented in political office than men.

Employment and Earnings

The employment and earnings index includes data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of women in managerial or professional occupations.

- ◊ Earnings are significantly higher for women working in the metropolitan statistical counties of Nashville, Knoxville and Memphis than in rural counties. Women in these urban counties enjoy, on average, annual earnings 65 percent greater than what rural women working in the bottom ten counties receive in annual earnings.
- ◊ Williamson County women have the highest earnings at \$32,243 per year, yet also experience the least wage equity with their male counterparts earning only 56.9 percent of what Williamson County men earn for full-time, year-round work.
- ◊ Davidson County women come the closest to earnings equality with their male counterparts, earning 82.1% of men's earnings for full-time, year-round work.
- ◊ As a share of all women workers, women in Anderson County are more than twice as likely to work in managerial and professional positions as women in Madison County, at 44.6 percent versus 18.7 percent.
- ◊ Wilson County is the only county to appear in the top ten of four employment and earnings indicators: annual earnings, the wage gap, women's labor force participation rate and female unemployment rate.

Economic Autonomy

The economic autonomy index includes information on educational attainment at the high school and college level, percentage of businesses owned by women, percentage of women living in poverty, percentage of single female headed households living in poverty, percentage of women with health insurance, the teen pregnancy rate, and the high school dropout rate.

- ◊ Williamson County ranks first in six economic autonomy indicators: percentage of females with a four-year degree, percentage of females with a high school diploma (or equivalent), percent of women with any kind of insurance, percent of women living in poverty, percent of female headed households living in poverty and the rate of teen pregnancy.
- ◊ Scott County ranks in the bottom ten of four indicators: percentage of women-owned businesses, percentage of women with a four-year degree, female dropout rate, percentage of females in poverty and the teen pregnancy rate.
- ◊ Poverty rates vary widely among the counties. 29.9 percent of Hancock County women are in poverty versus 5.4 percent of Williamson County.
- ◊ Perry County women are least likely to hold a four-year degree (5.7%) and Grundy County women are least likely to have a high school diploma or equivalent (53.2%).
- ◊ Lauderdale County has the highest teen pregnancy rate at 58.4 per 1,000 girls aged, 10-19.
- ◊ Rutherford, Cheatham and Moore Counties appear in the top ten in at least three indicators and never below the top half of all economic autonomy indicators.

	Employment and Earnings Composite		Median Annual Earnings for Full Time Employed Females		Wage Gap (Female Earnings as a Percentage of Earnings)		Female Labor Force Participation Rate		Female Unemployment Rate		Percent of Employed Females in Management, Prof., and Related Occupations	
County	Score	Rank	Dollars	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank
Anderson	36.00	19	\$ 23,467	15	69.6%	67	41.5%	52	6.0%	45	44.6%	1
Bedford	26.20	8	\$ 20,673	59	72.6%	39	45.9%	15	4.2%	10	33.7%	8
Benton	85.00	95	\$ 19,038	83	65.3%	90	37.9%	84	9.7%	91	23.9%	77
Bledsoe	48.40	49	\$ 20,639	62	77.5%	13	41.6%	51	7.8%	79	27.9%	37
Blount	33.60	15	\$ 23,007	18	72.2%	44	44.8%	22	4.7%	18	25.2%	66
Bradley	35.00	17	\$ 21,407	36	69.8%	64	45.5%	17	6.2%	49	33.3%	9
Campbell	61.00	75	\$ 19,138	82	71.5%	49	33.4%	94	5.9%	41	27.7%	39
Cannon	30.60	12	\$ 21,489	32	75.0%	25	43.5%	31	3.8%	5	25.9%	60
Carroll	75.60	92	\$ 20,024	73	67.0%	84	42.7%	38	11.2%	95	22.5%	88
Carter	44.80	36	\$ 19,687	77	74.6%	28	42.4%	41	5.5%	35	27.4%	43
Cheatham	15.60	2	\$ 25,191	7	73.1%	37	47.6%	5	3.2%	4	29.2%	25
Chester	45.60	42	\$ 21,615	30	68.9%	78	43.6%	29	7.5%	76	32.0%	15
Claiborne	62.80	79	\$ 19,951	75	75.9%	21	37.6%	86	8.2%	81	27.1%	51
Clay	68.80	86	\$ 16,219	95	69.0%	77	40.2%	69	7.2%	73	28.7%	30
Cocke	71.00	90	\$ 18,826	85	72.2%	42	41.1%	57	9.7%	92	23.8%	79
Coffee	68.80	86	\$ 21,014	47	64.2%	92	42.9%	36	7.6%	78	21.3%	91
Crockett	37.60	21	\$ 21,073	43	76.8%	16	39.0%	75	5.6%	36	30.6%	18
Cumberland	46.40	44	\$ 20,644	61	77.7%	11	38.7%	78	5.0%	23	26.0%	59
Davidson	11.00	1	\$ 27,770	2	82.1%	1	49.8%	3	5.1%	28	29.7%	21
Decatur	43.40	34	\$ 20,155	70	77.7%	12	38.8%	76	6.6%	57	39.8%	2
Dekalb	45.20	39	\$ 20,953	51	71.1%	55	43.2%	33	5.8%	40	27.2%	47
Dickson	24.20	6	\$ 23,686	13	73.4%	34	44.9%	21	5.3%	31	29.6%	22
Dyer	52.40	61	\$ 21,605	31	69.3%	71	42.5%	40	8.3%	82	27.8%	38
Fayette	39.80	27	\$ 24,690	9	73.5%	33	41.3%	55	6.9%	67	28.0%	35
Fentress	50.60	54	\$ 18,729	88	79.3%	3	34.1%	92	6.3%	53	30.7%	17
Franklin	48.00	47	\$ 21,479	34	68.2%	80	42.2%	44	5.4%	33	27.1%	49
Gibson	46.60	45	\$ 21,351	38	70.3%	59	41.8%	48	6.9%	62	29.1%	26
Giles	37.40	20	\$ 22,221	22	71.2%	53	43.2%	32	4.6%	16	25.6%	64
Grainger	61.00	75	\$ 19,410	81	75.3%	24	39.2%	73	6.1%	47	23.6%	80
Greene	45.00	38	\$ 20,304	68	77.1%	15	44.0%	26	5.3%	30	22.7%	86
Grundy	78.20	94	\$ 17,447	93	64.5%	91	33.6%	93	6.9%	69	27.3%	45
Hamblen	48.20	48	\$ 21,309	39	71.0%	56	42.3%	43	4.9%	19	23.1%	84
Hamilton	39.00	23	\$ 24,505	10	69.2%	73	46.5%	10	5.9%	44	26.3%	58
Hancock	55.80	70	\$ 18,199	92	78.6%	7	31.8%	95	7.9%	80	35.6%	5
Hardeman	52.80	64	\$ 20,759	56	74.6%	27	40.1%	70	7.5%	75	27.9%	36
Hardin	69.60	89	\$ 18,806	87	66.3%	86	38.8%	77	5.9%	43	26.8%	55
Hawkins	50.00	53	\$ 22,082	24	71.3%	51	38.2%	82	5.0%	24	25.2%	69
Haywood	39.00	23	\$ 21,361	37	78.2%	9	42.4%	42	6.9%	63	27.3%	44
Henderson	34.80	16	\$ 21,791	26	76.2%	18	43.5%	30	5.2%	29	24.9%	71
Henry	48.40	49	\$ 20,695	58	74.3%	30	41.8%	49	6.5%	55	27.1%	50
Hickman	53.20	66	\$ 21,185	42	72.0%	45	37.2%	88	5.5%	34	26.5%	57
Houston	63.80	81	\$ 19,983	74	67.7%	81	35.7%	90	2.3%	2	24.2%	72
Humphreys	51.60	58	\$ 20,736	57	65.5%	89	42.0%	45	6.5%	54	32.5%	13
Jackson	52.60	63	\$ 19,511	79	78.8%	5	40.6%	66	6.8%	59	26.9%	54
Jefferson	56.40	72	\$ 20,269	69	69.6%	68	44.3%	25	6.3%	52	25.2%	68
Johnson	65.00	82	\$ 18,817	86	78.3%	8	37.8%	85	9.7%	90	26.7%	56
Knox	30.80	13	\$ 25,140	8	70.3%	60	46.3%	12	4.9%	21	26.9%	53
Lake	55.80	70	\$ 18,700	89	74.6%	29	40.7%	65	9.9%	93	37.9%	3

THE STATUS OF WOMEN IN TENNESSEE COUNTIES: EMPLOYMENT AND EARNINGS

	Employment and Earnings Composite		Median Annual Earnings for Full Time Employed Females		Wage Gap (Female Earnings as a Percentage of Earnings)		Female Labor Force Participation Rate		Female Unemployment Rate		Percent of Employed Females in Management, Prof., and Related Occupations	
County	Score	Rank	Dollars	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank
Lauderdale	61.40	77	\$ 21,238	40	75.0%	26	40.9%	63	8.4%	84	18.8%	94
Lawrence	59.40	74	\$ 20,928	52	75.4%	23	41.0%	60	7.6%	77	22.9%	85
Lewis	63.60	80	\$ 19,847	76	73.3%	36	39.3%	72	10.3%	94	27.6%	40
Lincoln	39.80	27	\$ 21,722	28	70.3%	61	44.5%	24	6.7%	58	29.0%	28
Loudon	35.40	18	\$ 23,164	17	69.0%	76	42.8%	37	4.1%	6	27.6%	41
Macon	48.40	49	\$ 20,087	71	71.3%	52	43.0%	35	6.3%	51	28.5%	33
Madison	51.80	60	\$ 23,729	12	69.3%	72	47.6%	6	7.2%	74	18.7%	95
Marion	41.40	33	\$ 21,778	27	72.0%	46	38.2%	81	5.9%	42	33.3%	11
Marshall	27.20	10	\$ 22,362	21	70.2%	62	45.0%	20	4.3%	13	30.3%	20
Maury	40.60	31	\$ 23,334	16	61.9%	93	45.2%	19	4.3%	12	25.7%	63
McMinn	57.80	73	\$ 20,524	63	66.1%	88	41.1%	58	6.1%	48	28.7%	32
McNairy	52.40	61	\$ 21,450	35	71.4%	50	40.7%	64	5.8%	38	23.9%	75
Meigs	69.20	88	\$ 20,419	65	69.2%	74	36.2%	89	6.9%	66	27.0%	52
Monroe	65.40	83	\$ 21,064	44	71.1%	54	40.5%	67	8.5%	86	23.9%	76
Montgomery	41.20	32	\$ 22,581	19	73.6%	32	45.9%	14	6.8%	60	23.5%	81
Moore	38.40	22	\$ 20,987	50	66.5%	85	44.7%	23	4.5%	15	30.4%	19
Morgan	73.00	91	\$ 18,606	91	72.4%	41	38.1%	83	8.3%	83	25.2%	67
Obion	68.40	85	\$ 20,032	72	60.8%	94	41.9%	47	6.9%	68	25.8%	61
Overton	51.60	58	\$ 19,674	78	77.8%	10	41.0%	61	5.1%	27	23.5%	82
Perry	45.40	41	\$ 21,053	46	79.1%	4	38.5%	80	5.4%	32	25.5%	65
Pickett	44.80	36	\$ 17,173	94	76.8%	17	42.6%	39	1.5%	1	24.1%	73
Polk	50.60	54	\$ 21,010	48	75.8%	22	39.4%	71	5.0%	25	22.6%	87
Putnam	45.20	39	\$ 21,001	49	71.8%	47	45.3%	18	5.0%	22	21.4%	90
Rhea	54.60	69	\$ 21,063	45	70.1%	63	41.3%	54	8.5%	87	29.4%	24
Roane	52.80	64	\$ 22,439	20	69.7%	66	41.2%	56	5.8%	39	23.4%	83
Robertson	24.00	5	\$ 24,086	11	69.0%	75	47.1%	7	4.2%	11	31.5%	16
Rutherford	24.20	6	\$ 26,555	5	72.2%	43	50.9%	1	5.1%	26	27.3%	46
Scott	54.40	68	\$ 19,451	80	78.7%	6	34.1%	91	9.1%	89	34.2%	6
Sequatchie	50.80	56	\$ 20,422	64	74.2%	31	40.9%	62	7.0%	70	29.0%	27
Sevier	39.60	25	\$ 20,646	60	76.1%	20	48.6%	4	8.4%	85	28.9%	29
Shelby	40.20	30	\$ 26,776	4	72.5%	40	45.7%	16	7.0%	71	25.0%	70
Smith	27.00	9	\$ 22,133	23	71.7%	48	41.3%	53	4.1%	7	36.4%	4
Stewart	50.80	56	\$ 21,985	25	70.7%	57	39.0%	74	6.6%	56	27.4%	42
Sullivan	39.60	25	\$ 21,653	29	69.4%	70	41.1%	59	4.6%	17	29.5%	23
Sumner	20.40	3	\$ 25,720	6	69.7%	65	46.9%	8	4.2%	9	32.0%	14
Tipton	31.80	14	\$ 23,559	14	66.2%	87	43.8%	28	4.9%	20	33.3%	10
Trousdale	29.20	11	\$ 21,207	41	77.2%	14	41.9%	46	4.4%	14	28.7%	31
Unicoi	75.60	92	\$ 20,379	66	67.5%	82	40.3%	68	9.0%	88	24.0%	74
Union	62.20	78	\$ 18,665	90	70.6%	58	38.6%	79	6.3%	50	28.2%	34
Van Buren	44.20	35	\$ 20,911	53	80.6%	2	46.9%	9	6.9%	65	20.8%	92
Warren	53.80	67	\$ 20,863	54	73.4%	35	41.7%	50	5.7%	37	20.1%	93
Washington	47.80	46	\$ 21,485	33	69.6%	69	45.9%	13	6.1%	46	23.8%	78
Wayne	66.80	84	\$ 19,034	84	68.3%	79	37.3%	87	7.1%	72	33.1%	12
Weakley	49.20	52	\$ 20,845	55	72.9%	38	43.9%	27	6.9%	64	25.7%	62
White	45.80	43	\$ 20,346	67	76.2%	19	43.1%	34	6.8%	61	27.1%	48
Williamson	39.80	27	\$ 32,243	1	56.9%	95	46.4%	11	3.1%	3	21.6%	89
Wilson	20.60	4	\$ 26,794	3	67.2%	83	49.9%	2	4.2%	8	34.1%	7
Tennessee			\$ 21,366		71.9%		41.9%		6.2%		27.5%	

THE STATUS OF WOMEN IN TENNESSEE COUNTIES: ECONOMIC AUTONOMY

County	Score	Rank	Percent	Rank	Percent	Rank	Percent of Females with a High School Diploma (or equivalency)	Percent Rank	Percent	Rank	Percent	Rank	Percent of Women with Any Kind of Health Insurance Coverage	Percent Rank	Percent of Women Living Below Poverty Level Incomes	Percent Rank	Percent of all Female Headed Households with Children in Poverty	Percent Rank	Rate of Pregnancy of Girls Aged 10-19 per 1000	Rank
Anderson	35.75	20	25.0%	30	16.8%	13	78.5%	10	7.2%	52	91.9%	47	14.4%	33	10.5%	63	10.5%	63	32.4	38
Bedford	57.25	69	18.5%	62	9.6%	55	69.8%	46	8.6%	65	82.0%	93	14.0%	28	7.2%	21	7.2%	21	46.1	88
Benton	46.75	42	21.0%	49	9.5%	58	67.7%	59	1.7%	4	93.1%	30	17.0%	62	10.9%	71	10.9%	71	32.6	41
Blackshe	53.00	57	29.2%	11	8.9%	67	66.8%	65	7.4%	56	93.1%	30	19.4%	78	8.8%	37	8.8%	37	40.7	80
Blount	31.00	10	21.8%	45	19.9%	8	78.2%	12	8%	58	90.0%	67	10.8%	9	7.4%	22	7.4%	22	29.4	27
Bradley	39.00	28	21.4%	47	15.6%	17	73.9%	27	8.7%	67	90.1%	66	13.1%	17	8.1%	32	8.1%	32	32.5	39
Campbell	71.63	90	23.0%	41	7.0%	85	63.2%	81	12.3%	81	93.0%	32	24.1%	92	14.1%	88	14.1%	88	39.2	73
Cannon	42.25	33	15.0%	80	8.6%	71	68.1%	55	4.0%	18	90.5%	63	13.8%	25	6.9%	15	6.9%	15	25.7	11
Carroll	46.50	40	21.1%	48	9.3%	61	68.6%	50	3.2%	11	90.7%	60	15.4%	43	9.2%	42	9.2%	42	35.0	57
Carter	59.75	76	15.7%	77	8.8%	69	69.6%	48	5.9%	37	89.4%	72	18.1%	74	11.7%	78	11.7%	78	28.3	23
Cheatham	16.13	4	29.8%	8	16.1%	15	75.3%	20	3.9%	16	92.8%	37	7.8%	2	2.8%	2	2.8%	2	30.4	29
Chester	35.50	19	16.3%	74	10.8%	38	67.8%	57	3.6%	13	94.3%	21	14.7%	36	8.9%	40	8.9%	40	18.0	5
Claiborne	54.50	63	30.3%	7	9.2%	63	62.6%	83	3.0%	10	86.8%	85	23.7%	89	13.7%	86	13.7%	86	26.1	13
Clay	67.00	85	< 100	95	6.1%	92	59.4%	90	0.0%	1	82.1%	92	22.4%	87	11.0%	72	11.0%	72	22.4	7
Cocke	58.25	72	30.4%	6	7.3%	83	63.9%	79	2.1%	5	92.3%	40	23.1%	88	14.1%	87	14.1%	87	40.1	78
Coffee	46.75	42	20.9%	50	10.4%	42	74.4%	25	7.9%	59	92.9%	35	15.4%	42	10.3%	60	10.3%	60	36.5	61
Crockett	53.50	60	11.2%	87	8.2%	75	65.7%	71	4.8%	27	95.4%	10	18.1%	73	10.6%	64	10.6%	64	28.1	21
Cumberland	41.25	32	20.8%	51	12.0%	30	73.1%	30	4.3%	22	93.6%	26	15.9%	51	11.1%	75	11.1%	75	32.9	45
Davidson	46.50	40	25.2%	28	23.6%	4	81.1%	6	14.7%	89	90.7%	61	13.6%	21	12.8%	81	12.8%	81	42.5	82
Decatur	55.75	66	29.8%	9	11.4%	33	65.7%	70	6.5%	44	89.1%	74	17.1%	63	10.7%	69	10.7%	69	42.8	84
Dekalb	57.00	68	29.7%	10	7.8%	80	66.3%	67	7.0%	50	92.3%	41	17.7%	69	10.3%	62	10.3%	62	40.1	77
Dickson	35.13	18	26.7%	17	18.4%	10	72.7%	31	14.7%	88	92.1%	45	12.0%	12	7.9%	27	7.9%	27	33.4	51
Dyer	61.13	78	18.3%	63	9.2%	64	67.0%	63	6.3%	41	94.5%	18	17.7%	70	13.2%	85	13.2%	85	43.8	85
Fayette	52.50	53	19.4%	57	10.4%	41	71.0%	39	20.8%	95	95.1%	14	14.9%	40	10.6%	66	10.6%	66	37.7	68
Fentress	82.00	95	11.8%	86	5.8%	93	58.5%	92	12.1%	78	88.5%	77	24.0%	91	12.3%	80	12.3%	80	35.7	59
Franklin	36.88	23	26.4%	19	12.7%	24	74.6%	23	8.3%	63	89.5%	71	13.9%	26	8.1%	29	8.1%	29	32.5	40
Gibson	39.00	28	31.9%	4	9.3%	60	71.4%	34	6.4%	43	94.2%	23	14.5%	34	9.7%	52	9.7%	52	36.7	62
Giles	40.50	30	28.2%	14	12.4%	26	71.3%	36	9.4%	70	87.3%	81	12.6%	14	8.0%	28	8.0%	28	34.7	55
Grainest	47.00	44	26.1%	23	7.9%	78	60.1%	88	5.0%	30	93.3%	28	20.9%	82	8.8%	39	8.8%	39	24.7	8
Greene	54.38	62	17.9%	65	10.2%	46	69.5%	49	5.1%	31	89.5%	70	15.9%	49	9.6%	49	9.6%	49	40.0	76
Grandy	68.75	88	26.2%	21	6.7%	87	53.2%	95	16.0%	91	96.4%	7	27.7%	94	14.2%	89	14.2%	89	37.1	66
Hamblen	53.00	57	17.4%	68	12.6%	25	70.1%	45	5.3%	34	89.1%	73	14.8%	38	9.8%	55	9.8%	55	45.0	86

THE STATUS OF WOMEN IN TENNESSEE COUNTIES: ECONOMIC AUTONOMY

County	Economic Autonomy Composite		Women-owned Business Percent of total		Percent of Females w/4yr Degree or Better		Percent of Females with a High School Diploma (or equivalency)		Female Dropout Rate		Percent of Women with Any Kind of Health Insurance Coverage		Percent of Women Living Below Poverty Level Incomes		Percent of all Households with Children in Poverty		Rate of Pregnancy of Girls Aged 10-19 per 1000	
	Score	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Rate	Rank
Hamilton	38.88	27	23.8%	37	29.0%	2	82.0%	4	13.0%	83	93.0%	33	13.2%	18	11.1%	76	35.2	58
Hancock	67.50	86	<100	95	6.6%	88	58.8%	91	6.1%	39	93.0%	33	29.9%	95	14.7%	90	24.9	9
Hardeman	63.00	83	24.4%	32	8.3%	74	68.5%	51	12.2%	79	94.9%	16	20.6%	80	17.7%	93	40.4	79
Hardin	70.25	89	17.7%	67	6.8%	86	68.1%	53	12.3%	80	85.9%	89	21.0%	84	10.9%	70	30.6	33
Hawkins	48.38	47	28.9%	12	9.3%	62	70.8%	41	17.3%	93	92.7%	38	17.2%	65	9.8%	54	28.1	22
Haywood	73.63	91	23.0%	42	9.1%	65	66.5%	66	8.1%	61	83.5%	90	20.7%	81	18.0%	94	47.3	90
Henderson	59.75	76	14.0%	82	10.3%	43	69.7%	47	14.6%	87	87.1%	84	13.8%	22	9.2%	43	38.4	70
Henry	44.38	37	21.8%	46	10.3%	45	71.3%	37	10.9%	75	96.1%	8	15.9%	50	9.5%	48	33.3	46
Hickman	57.50	70	19.9%	52	7.6%	81	64.4%	73	6.8%	48	91.4%	54	15.1%	41	7.2%	20	47.6	91
Houston	53.63	61	<100	95	15.2%	18	70.6%	42	3.6%	12	91.5%	52	19.3%	77	11.0%	73	35.9	60
Humphreys	22.13	7	31.9%	5	13.9%	20	74.0%	26	2.6%	6	90.9%	59	12.8%	15	6.2%	10	31.3	36
Jackson	48.38	47	16.8%	73	8.0%	77	64.4%	74	1.6%	3	91.8%	48	17.9%	72	8.3%	34	21.8	6
Jefferson	44.13	36	16.1%	76	10.6%	39	71.4%	35	3.6%	14	88.4%	78	14.6%	35	9.3%	45	30.5	31
Johnson	66.75	84	11.0%	88	10.1%	48	56.2%	94	4.9%	29	86.7%	86	24.0%	90	12.9%	82	27.7	17
Knox	33.25	16	23.1%	39	26.2%	3	82.2%	3	8.6%	66	91.0%	58	13.4%	20	10.1%	57	28.0	20
Lake	77.63	94	<100	95	5.8%	94	62.5%	84	8.2%	62	97.8%	4	26.7%	93	20.9%	95	56.7	94
Lauderdale	73.88	92	17.3%	71	8.4%	72	64.2%	76	5.9%	35	90.1%	65	22.0%	85	17.2%	92	58.7	95
Lawrence	54.88	64	17.8%	66	6.3%	89	66.9%	64	15.9%	90	95.2%	12	15.8%	48	6.9%	14	34.7	56
Lewis	44.38	37	19.5%	56	12.1%	27	71.7%	32	13.4%	84	91.6%	50	15.4%	45	8.2%	33	29.9	28
Lincoln	52.50	53	18.1%	64	11.7%	31	70.8%	40	17.2%	92	82.7%	91	15.3%	46	9.3%	44	25.8	12
Loudon	25.75	8	25.1%	29	11.1%	35	75.4%	19	4.3%	21	91.3%	55	10.7%	7	6.1%	8	30.6	32
Macon	57.63	71	12.8%	84	10.3%	44	61.9%	87	8.6%	64	92.3%	41	16.9%	60	7.0%	16	37.1	65
Madison	49.13	50	17.4%	69	18.2%	11	78.3%	11	10.4%	74	90.4%	64	14.7%	37	12.9%	83	32.7	44
Marion	47.75	45	25.3%	27	9.8%	53	67.2%	61	8.8%	68	94.4%	20	15.7%	47	10.1%	58	33.4	48
Marshall	36.13	21	24.4%	33	14.4%	19	73.8%	28	4.4%	24	87.2%	83	10.7%	8	6.7%	13	40.8	81
Maury	33.13	14	19.9%	53	22.0%	6	77.6%	13	7.3%	54	98.0%	3	13.0%	16	9.8%	53	37.6	67
McMinn	37.63	24	28.9%	13	10.1%	49	70.5%	43	6.7%	46	94.3%	21	16.2%	54	8.8%	38	31.9	37
McNairy	48.63	49	14.5%	81	12.1%	28	70.2%	44	6.7%	47	97.6%	5	17.3%	67	8.1%	30	45.2	87
Meigs	67.63	87	16.3%	75	8.4%	73	65.9%	69	7.3%	55	87.3%	82	19.4%	79	10.3%	61	33.3	47
Monroe	53.00	57	24.1%	35	8.7%	70	67.7%	60	7.3%	53	91.5%	51	16.3%	55	7.9%	26	39.7	74
Montgomery	28.25	9	23.2%	38	22.1%	5	82.2%	2	9.2%	69	100.0%	1	11.3%	11	7.9%	25	39.9	75
Moore	11.88	2	63.3%	1	12.1%	29	77.6%	14	2.9%	9	95.2%	12	10.8%	10	7.2%	18	5.1	2

THE STATUS OF WOMEN IN TENNESSEE COUNTIES: ECONOMIC AUTONOMY

	Economic Autonomy Composite	Women-owned Business Percent of total	Percent of Females w/yr Degree or Better	Percent of Females with a High School Diploma (or equivalency)	Female Dropout Rate	Percent of Women with Any Kind of Health Insurance Coverage	Percent of Women Living Below Poverty Level Incomes	Percent of all Female Headed Households with Children in Poverty	Rate of Pregnancy of Girls Aged 10-19 per 1000									
County	Score	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Rate									
Morgan	51.25	52	24.6%	31	9.0%	66	64.0%	78	7.0%	51	91.9%	46	17.1%	64	8.1%	31	32.7	43
Obion	55.13	65	17.4%	70	13.0%	22	71.6%	33	6.2%	40	89.1%	75	15.4%	44	11.0%	74	42.7	83
Overton	52.50	55	12.5%	85	8.8%	68	62.0%	86	2.8%	7	92.2%	44	18.8%	76	9.6%	50	16.6	4
Perry	59.63	75	17.3%	72	5.7%	95	64.7%	72	6.4%	42	86.1%	88	16.1%	53	5.0%	5	33.4	50
Pickett	52.88	56	< 100	95	6.3%	90	62.9%	82	0.0%	1	86.6%	87	17.0%	61	4.5%	4	11.8	3
Polk	48.13	46	38.8%	3	9.4%	59	64.4%	75	6.7%	45	77.2%	95	14.4%	32	6.5%	12	36.9	64
Putnam	37.88	25	26.2%	22	11.5%	32	73.6%	29	5.1%	32	87.6%	80	16.4%	57	8.5%	35	27.5	16
Rhea	62.63	81	25.6%	25	9.5%	57	68.0%	56	18.3%	94	91.2%	57	16.7%	59	13.1%	84	38.2	69
Rome	45.63	39	22.6%	44	11.4%	34	75.8%	17	10.0%	72	91.4%	53	16.0%	52	10.2%	59	30.6	34
Robertson	34.38	17	23.1%	40	10.2%	47	74.9%	21	12.5%	82	96.0%	9	10.1%	6	5.8%	7	36.8	63
Rutherford	15.63	3	26.4%	20	18.9%	9	82.0%	5	5.2%	33	94.9%	17	9.7%	5	5.5%	6	30.4	30
Scott	76.63	93	10.7%	89	9.5%	56	59.8%	89	14.5%	86	89.6%	69	22.0%	86	9.4%	46	48.7	92
Schatchie	58.63	73	15.5%	78	9.8%	52	67.8%	58	10.1%	73	91.7%	49	17.6%	68	10.6%	65	29.0	26
Sevier	36.50	22	24.2%	34	9.7%	54	75.8%	18	4.2%	20	78.7%	94	12.0%	13	7.6%	24	30.7	35
Shelby	50.38	51	26.6%	18	21.2%	7	80.1%	8	14.4%	85	92.7%	39	17.2%	66	15.8%	91	46.1	89
Smith	32.38	12	25.5%	26	11.0%	36	68.1%	54	11.4%	76	95.3%	11	13.9%	27	7.2%	19	24.9	10
Stewart	38.63	26	19.1%	60	12.9%	23	74.4%	24	11.8%	77	94.4%	19	13.8%	24	6.4%	11	38.6	71
Sullivan	32.13	11	24.0%	36	15.8%	16	76.3%	16	8.0%	60	93.7%	25	14.0%	29	10.0%	56	27.9	19
Sumner	20.75	6	25.9%	24	16.6%	14	79.9%	9	4.6%	26	91.2%	56	9.2%	4	6.2%	9	28.4	24
Tipton	43.25	35	27.0%	16	10.0%	51	74.6%	22	7.0%	49	88.7%	76	13.8%	23	10.7%	67	32.6	42
Trousdale	42.88	34	45.6%	2	7.2%	84	64.1%	77	4.0%	17	89.8%	68	13.3%	19	7.4%	23	34.0	53
Union	32.50	13	19.7%	54	10.6%	40	68.3%	52	4.9%	28	93.7%	24	14.4%	30	7.0%	17	27.1	15
Van Buren	62.88	82	18.7%	61	8.1%	76	57.0%	93	4.3%	23	92.9%	36	20.9%	83	11.4%	77	34.5	54
Van Buren	58.63	73	< 100	95	7.8%	79	62.5%	85	2.9%	8	92.2%	43	16.3%	56	9.7%	51	33.8	52
Warren	55.75	66	19.4%	58	10.9%	37	67.2%	62	5.9%	36	97.2%	6	18.5%	75	12.0%	79	50.6	93
Washington	33.13	14	22.9%	43	13.3%	21	76.3%	15	6.1%	38	90.6%	62	14.4%	31	9.1%	41	26.9	14
Wayne	61.50	79	15.1%	79	7.4%	82	63.6%	80	7.8%	57	93.4%	27	17.8%	71	9.5%	47	33.4	49
Weakley	40.50	30	19.7%	55	10.0%	50	71.2%	38	3.8%	15	95.0%	15	16.5%	58	10.7%	68	28.8	25
White	61.63	80	13.3%	83	6.1%	91	66.2%	68	4.5%	25	88.0%	79	14.9%	39	8.7%	36	38.6	72
Williamson	10.50	1	19.4%	59	39.5%	1	90.6%	1	4.1%	19	100.0%	1	5.4%	1	2.5%	1	1.2	1
Wilson	19.75	5	27.2%	15	17.9%	12	81.0%	7	9.8%	71	93.2%	29	7.9%	3	4.4%	3	27.8	18
Tennessee			21.1%		18.3%		76.3%		7.7%		91.3%		14.6%		9.7%		28.7	

ABOUT THE COUNCIL AND THIS REPORT

The *Status of Women in Tennessee Counties* report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percentage of women in managerial occupations.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of households headed by a single female, single female headed households living in poverty, percentage of women with health insurance, the high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Tennessee Economic Council on Women at www.tennesseewomen.org

SOURCES	
Earnings and Employment	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2000
Wage Gap (Female Earnings as a Percentage of Earnings)	U.S. Census Bureau, 2000
Female Labor Force Participation Rate	U.S. Census Bureau, 2000
Female Unemployment Rate	U.S. Census Bureau, 2000
Percent of Employed Females in Management, Professional, and Related Occupations	U.S. Census Bureau, 2000
Economic Autonomy	
Women-owned Business, Percent of total	Economic Census, 1997
Percent of Females w/4yr Degree or Better	U.S. Census Bureau, 2000
Percent of Females with a High School Diploma (or equivalency)	U.S. Census Bureau, 2000
Female Dropout Rate	U.S. Census Bureau, 2000
Percent of Women with Any Kind of Health Insurance Coverage	Tennessee Department of Health, 2002
Percent of Women Living Below Poverty Level Incomes	U.S. Census Bureau, 2000
Percent of all Female Headed Households with Children in Poverty	U.S. Census Bureau, 2000
Rate of Pregnancy of Girls Aged 10-19 per 1000	Tennessee Department of Health, 2002

THE GENDER WAGE GAP

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THE GENDER WAGE GAP

Yasmeen Mohiuddin

Women's participation in the labor force and their work pattern, their earnings, the female-male earnings ratio, and the occupations and industries in which they work are all important aspects of women's economic status. Women as a group still tend to work fewer hours per week, fewer weeks per year, and fewer years over their life time than men; they still earn less than men at similar levels of educational attainment, are still concentrated in the lower-paying occupations and industry categories, and earn less than men in every occupational field and industry category. In 2004, the median annual earnings of full-time, year-round workers in the United States were \$40,798 for men and \$31,223 for women. This means that, on average, women in the U.S. earned only 76.5 percent of what men earned in 2004, or that the female-male earnings ratio was 76.5 percent¹². However, the median weekly earnings were \$573 for women and \$713 for men, and the female-male earnings ratio on this basis was 80.4. But the weekly earnings are for wage and salary workers only, and do not include self-employed workers. In Tennessee, the situation is slightly worse. The median wages of women who worked full-time, year-round in 2002 were \$26, 900 while men's ft/yr median earnings were \$35,800. The female-male earnings ratio was 75.1 percent, giving the state a rank of 36 out of all states on this indicator of status. A comparison of the female-male earnings ratios across counties in Tennessee shows that it varies from 64.5 percent in Grundy to 82.1 percent in Davidson¹³.

The female-male earnings ratio has increased and the gender pay gap reduced significantly over the past thirty years as women have increasingly entered traditionally male occupations. The ratio remained more or less constant at 60 percent from the 1950s to late 1970s. It increased from 61 percent to 78.5 percent between 1978 and 1999, plateaued for a few years, and increased to 80.4 percent in 2004. As women have made rapid gains in formal education and have increasingly entered the traditionally male-dominated, high-paying professional occupations (such as architects, chemists, computer scientists and system analysts, dentists, lawyers, pharmacists, physicians and surgeons) and management, business, and financial occupations, the gender gap has narrowed because predominantly female occupations pay less. Other reasons are an increase in union representation in several of the traditionally female occupations, and the impact of the Equal Pay Act of 1963 and the Civil Rights Act of 1964. Despite these impressive gains, women have a long way to go before they achieve economic equality with men.

¹² Institute for Women's Policy Research (IWPR) Fact Sheet, No. C350, p.1.

¹³ Tennessee Economic Council on Women, *The Status of Women in Tennessee Counties*, pp. 3-4.

It is of great importance to women, to the Council, and to the government to fully appreciate the nature of the wage gap between men and women. There are certain prevailing myths about the wage gap that need to be dispelled. On the one hand, the earnings ratio is sometimes misunderstood as being for men and women “doing the same work.” This is not true because if employers do not pay the same wages to men and women who do substantially equal work, involving equal skill, effort, and responsibility, and performed under similar conditions in the same establishment, it would be a violation the Equal Pay Act of 1963, and hence illegal. On the other hand, the wage gap is misunderstood as being largely due to differences between men and women in “preferences, motivations, and expectations,” and “experience, education, and skills.” This is not true because the earnings gap persists even for women who do not prefer the less demanding “mommy track” positions, who work full-time, and have similar education and experience as men¹⁴. To fully understand the earnings gap between men and women, we need to examine data on men and women’s earnings across a more detailed and disaggregated group of occupations.

A comparison of the distribution of men and women across more than 200 occupations in the U.S.¹⁵ shows that women are especially concentrated in administrative support occupations (such as secretaries and administrative assistants, file clerks, bookkeeper, computer operator, customer service representative, postal service clerk, reservation and transport ticket agent), and in service occupations (such as childcare workers, waitresses, hairdressers and cosmetologists, cooks and maids, and housekeeping cleaners). In 2003, 43 percent of all employed women worked in these administrative support and service occupations (compared to 19 percent of men). Men are especially concentrated in management, business, and financial occupations (16 percent of all men), as well as in blue-collar occupations, both skilled and unskilled (36 percent of all employed men). Although women are more concentrated in the broad category of professional jobs (25 percent of women and 17 percent of men), they are more concentrated in a narrow range of occupations. In fact, many jobs in the professional category are either predominantly female or predominantly male. In 2003, women comprised more than 80 percent of workers in five professions: dietitians and nutritionists, preschool and kindergarten teachers, elementary and middle school teachers, librarians, and registered nurses, which tend to be low-paying compared to predominantly male professional occupations like engineering, where men comprise more than 80 percent of workers.

¹⁴ According to the IWPR report on Tennessee, the female-male earnings ratio persists at different levels of education. It is 72.8 percent for people with less than 12th grade; 67.2 percent for those with only high school education, 71.8 percent for those with some college; 62.6 percent for college graduates; and 55.2 percent for those with more than college education (IWPR, *The status of Women in Tennessee*, p. 29).

¹⁵ There is no published data for Tennessee that shows employment and earnings by detailed occupations. The Bureau of Labor Statistics (BLS) of the U.S. Department of Labor publishes two sets of data on employment and earnings. One is the median weekly earnings nationwide for more than three hundred detailed occupations by gender but not by state, and the other is “occupational employment statistics” on employment and wages for more than 300 (and even 800) occupations by state but not gender.

Out of a total of more than 200 occupations for which detailed data is available, Table I shows the 39 where overall earnings are higher than \$1000 per week (\$52,000 per year). These include engineers (chemical, civil, mechanical, and others), physicians and surgeons, post secondary teachers, lawyers, managers, and computer analysts. Out of these 39 occupations, there are 14 where women are less than 20 percent of the workers. In most engineering occupations, women constitute less than 10 percent of the workforce. The opposite picture emerges when we consider the low-paid occupations. Table II shows the 26 selected occupations (out of the 200) where overall earnings are less \$405 per week or \$21,060 per year (\$15,184 - \$21,060). These include tellers, cashiers, maids, and waitresses. In 15 out of these 26 occupations, women comprise about two-thirds or more of the workforce. In 6 of these occupations - tellers, hairdressers, nursing aides, personal aides, childcare workers, and maids - more than 85 percent of the workers are female. Table III shows the occupational distribution of women and men, classified into three income categories: low-income (less than \$500 per week), middle-income (\$501- less than \$1000 per week), and high-income (more than \$1000 per week), and Table IV shows the earnings of men and women in occupations that are predominantly female (80 percent female) or predominantly male (20 percent female). The occupations that are predominantly female are lower paid. Thus out of the 12 occupations where more than 80 percent workers are female, none are high income, and most are low-income occupations. On the other hand, out of the 23 occupations where less than 20 percent workers are female, only 4 are low income, and most are high-income occupations. This concentration of women in lower paying occupations lies at the root of their disadvantage. The second issue is that there is still a significant wage gap within each of the 300 detailed occupations: female registered nurses earn less than male registered nurses, and the same is true for each occupational category. The female-male earnings ratio is 0.87 for computer programmers, 0.81 for maids and housekeeping cleaners, and 0.52 for physicians and surgeons. While the wage gap for physicians may be partly explained by male-female differences in fields of specialization, the one between elementary school teachers is more difficult to explain as it involves similar education and no specific specialization.

It is also noteworthy that the concentration of women in a few occupations, known as “occupational segregation,” increases rather than decrease as we consider more detailed occupational classifications. Thus, within the physician and surgeon category, women are more concentrated in the relatively lower-paid specialties of pediatrics and family practice rather than the higher-paid specialties of gynecology and surgery. Similarly, within the post-secondary teacher category, women are concentrated in teaching of foreign languages rather than economics, the latter being higher-paid. Or waitresses are more likely to work at less expensive restaurants and waiters at more expensive ones. An IWPR 1995 study found that women managers are unlikely to be top earners in managerial positions: only 1 percent have earnings in top 10 percent,

only 6 percent have earnings in top 20 percent, and only 5.2 percent of the highest earning executives in Fortune 500 companies were women in 2002.

There are several reasons for the earnings gap between men and women. One of the explanations, known as the “human capital theory,” argues that since women get less labor market experience than men, and anticipate shorter and more discontinuous work lives, they have less to gain from investing in education and training, in “human capital.” Since they have less education and training than men, so the argument goes, they earn less than men. Moreover, since they anticipate withdrawing from work eventually, they choose careers that would penalize them less for withdrawal, but these careers are low paying. As an example, women are more likely to be teachers than medical doctors. According to the “overcrowding model,” women’s exclusion from some jobs results in their excess supply in other jobs, in “female occupations,” which depresses earnings in the female occupations and increases it in the “male occupations.” Another argument is that “discrimination by employers, employees, or customers” reduces women’s earnings relative to men’s.

These models can be tested by using statistical regression techniques to estimate the percentage of the wage gap that is due to differences in the characteristics of workers, such as education, occupation, experience, and number of children. The percentage that is unexplained is considered to be due to discrimination. Most studies have generally concluded that about 25-40 percent of the wage gap cannot be explained by those differences between men and women, and so it is due to discrimination. According to Francine Blau of Cornell University, even if we control for male-female differences in educational attainment, labor force experience, race, and occupational category, 64.4 percent of the wage gap is unexplained. Research by the U.S. General Accounting Office in 2003 shows that from 1983-2000, 45 percent of the wage gap could not be explained by the differences in human capital, industry and occupation, unionization, and work hours. There are basically two opinions among economists on controls used in regressions. Some believe that we should control not only for education and work experience differences, but also occupational and industry differences so that we compare men and women in same occupations, same industry, with same education and work experience. Others believe that we should control for education and experience, but not for occupations and industry because these are themselves affected by discrimination. The choice of an occupation or an industry is not entirely due to women’s personal preferences, but women face greater barriers than men in obtaining human capital or in entering certain occupations and industries. Moreover, “subtle barriers” and “socialization” steers women away from certain occupations.

Socialization is the process by which the influence of family, friends, teachers, the media, and society in general shapes women’s and men’s attitudes and behavior, affect their self-esteem, and later labor market success. It is argued that different treatment of boys and girls in the classroom, different expectations of speech patterns,

portrayal of women in media, working of the mentor-protégé network - all reinforce stereotypical views of appropriate gender roles. For example, studies have shown that boys receive a disproportionate share of the teacher's attention and different treatment in terms of building independence and confidence. Also, women, conditioned into not interrupting conversations, do not participate in the same way in discussions and meetings, and develop speech patterns that do not reflect leadership qualities. Research by AAUW has shown that while the same number of boys and girls are interested in science and math in elementary school, more girls than boys drift away from these subjects beginning in sixth grade. The result has been that far fewer women become scientists and engineers, although the situation is changing.

RECOMMENDATIONS

Whether the wage gap and the lower status of women is due to discrimination by the employers or due to socialization, or both, there is a pressing need to address it in a multi-faceted way, with involvement of all the stake-holders. This requires action by the women themselves, employers in the private sector, non-profits, women's groups, and the government. Efforts need to be directed in three directions: to prepare women better for receiving higher earnings – through education, training, and mentoring; for making the work place more family-friendly; and for more government involvement in enforcing existing legislation on equal opportunity and formulating new where needed. The socialization aspect points for a special need for extensive mentoring of girls at the school age and for awareness raising programs, both of which can best be accomplished through collaboration with state agencies, particularly the department of education. Similarly, training in non-traditional fields which are the ones with a lower wage gap and high earnings need to be encouraged. The family-friendly workplace requires better, adequate and affordable childcare facilities and better policies for preventing and handling sexual harassment. Government efforts should include, among others, the monitoring of violations of Equal Pay Act and Title VII of the Civil Rights Act, as well as stronger poverty reduction programs.

Table I: Distribution of Male & Female Workers among the 39 Highest Paid Occupations

Occupation	-----in thousand-----			Ratio of female to male workers	Median all weekly earnings(\$)	Median male weekly earnings(\$)	Median female weekly earnings(\$)	Ratio of female to male ear.
	Number of all workers	Number of male workers	Number of female workers					
Engineering managers	99	94	6	0.06	\$1,807	\$1,783	*	*
Chief executives	1050	802	248	0.24	1663	1875	\$1,310	0.70
Physicians and Surgeons	555	382	173	0.31	1660	1874	978	0.52
Pharmacists	162	90	72	0.44	1578	1684	1432	0.85
Lawyers	621	412	208	0.33	1561	1710	1255	0.73
Computer & inform. sys. Managers	325	228	96	0.3	1439	1547	1228	0.79
Computer software engineers	757	572	184	0.24	1350	1429	1149	0.80
Aerospace engineers	105	94	10	0.1	1347	1369	*	*
Judges, magistrates, and other legal work	58	25	33	0.57	1333	*	*	*
Computer hardware engineers	86	73	13	0.15	1328	1487	*	*
Electrical and electronics engi	311	287	24	0.08	1277	1336	*	*
Chemical engineers	65	55	10	0.15	1221	1242	*	*
Marketing and sales managers	770	472	298	0.39	1213	1441	898	0.62
Mechanical engineers	292	276	16	0.05	1187	1201	*	*
Industrial engineers	178	146	32	0.18	1152	1195	*	*
Architects, except naval	142	105	38	0.27	1141	1242	*	*
Civil engineers	264	232	32	0.12	1135	1159	*	*
General and operations managers	727	552	175	0.24	1129	1166	872	0.75
Computer programers	516	371	145	0.28	1118	1151	1006	0.87
Industrial production manager	269	220	49	0.18	1107	1172	*	*
Database administrators	76	53	22	0.29	1105	1121	*	*
Purchasing managers	163	104	59	0.36	1092	1153	946	0.66
Operations research analysts	84	43	41	0.49	1083	*	*	*
Personal financial advisors	229	167	61	0.27	1062	1170	773	0.66
Human resources managers	261	90	171	0.66	1051	1259	958	0.76
Chemical and materials scientists	133	91	42	0.32	1048	1146	*	*
Network & computer systems administr	178	145	33	0.19	1038	1084	*	*
Postsecondary Teachers	813	476	337	0.41	1034	1162	886	0.76
Producers and directors, entertainment	98	63	35	0.36	1030	1211	*	*
Computer scientists and sys. Analysts	604	418	186	0.31	1027	1092	902	0.83
Construction managers	425	402	23	0.05	1027	1036	*	*
Network sys. & data communication anal	233	189	44	0.19	1027	1097	*	*
Medical scientists	83	38	45	0.54	1025	*	*	*
Education administrators	651	246	405	0.62	1019	1172	905	0.77
Management analysts	317	170	146	0.46	1017	1215	922	0.76
Managers of police and detectives	134	107	27	0.2	1015	1055	*	*
Psychologists	75	28	47	0.63	1012	*	*	*
Environmental scientists	75	55	20	0.27	1008	1144	*	*
* Data not shown where base is less than 50,000								

Table II: Distribution of Male & Female Workers among the 25 Lowest Paid Occupations

Occupation	(.....in thousands.....)					Ratio of female to male workers	Median all weekly earnings(\$)	Median male weekly earnings(\$)	Median female weekly earnings(\$)	Ratio of female to male ear.
	Number of all workers	Number of male workers	Number of female workers							
Tellers	301	35	265			0.88	405	401	*	*
Hairdressers and cosmetologists	291	24	267			0.92	398	394	*	*
Nursing, psychiatric, & home health aides	1261	148	1113			0.88	388	420	383	0.91
Cleaners, vehicles & equipment	258	230	28			0.11	384	387	*	*
Telemarketers	93	32	61			0.66	380	*	*	*
Parking lot attendants	52	44	8			0.15	378	*	*	*
Tailors, dressmakers, ad sewers	50	17	33			0.66	376	*	*	*
Grounds maintenance workers	848	803	46			0.05	372	371	*	*
Packaging and filling machine operators	299	131	168			0.56	368	410	341	0.83
Food servers, non-restaurant	94	34	60			0.64	363	*	333	*
Laundry and dry-cleaning workers	136	62	74			0.54	360	460	323	0.70
Persoanal and home care aides	360	52	308			0.86	358	434	350	0.81
Graders and sorters, agricultural products	61	15	46			0.75	355	*	*	*
Packers and packagers, hand	349	143	206			0.59	349	373	333	0.89
Waiters and waitresses	799	261	538			0.67	348	399	327	0.82
Cooks	1167	723	443			0.38	341	356	319	0.90
Dining room and cafeteria attendants	152	91	61			0.4	340	326	356	1.09
Childcare workers	413	26	387			0.94	334	334	*	*
Maids and housekeeping cleaners	818	95	723			0.88	331	402	324	0.81
Sewing machine operators	242	56	186			0.77	327	381	319	0.84
Cashiers	1355	339	1016			0.75	322	380	313	0.82
Food preparation workers	278	120	158			0.57	321	319	323	1.01
Service station attendants	78	76	2			0.03	319	319	*	*
Dishwashers	141	111	30			0.21	306	311	*	*
Pressers, textile, garment & other materials	67	24	42			0.63	293	*	*	*
Counter attendants, cafeteria, coffee shop	91	35	56			0.62	292	*	*	*

* Data not shown where base is less than 50,000

Table III: Occupational Distribution of Male & Female Workers by Income Levels

Occupation	(-----in thousands-----)							
	Number	Number	Number	Ratio of	Median	Median	Median	Ratio of
	of all	of male	of female	female to	all weekly	male weekly	female weekly	female to
	workers	workers	workers	male workers	earnings(\$)	earnings(\$)	earnings(\$)	male ear.
High-Income-more than \$1000 per week								
Engineering managers	99	94	6	0.06	1807	1783	*	*
Chief executives	1050	802	248	0.24	1663	1875	1310	0.70
Physicians and Surgeons	555	382	173	0.31	1660	1874	978	0.52
Pharmacists	162	90	72	0.44	1578	1684	1432	0.85
Lawyers	621	412	208	0.33	1561	1710	1255	0.73
Computer & inform. sys. Managers	325	228	96	0.30	1439	1547	1228	0.79
Chemical Engineers	65	55	10	0.15	1221	1242	*	*
Marketing and sales managers	770	472	298	0.39	1213	1441	898	0.62
Mechanical and civil engineers	556	508	48	0.09	1161	1180	*	*
General and operations managers	727	552	175	0.24	1129	1166	872	0.75
Computer programers	516	371	145	0.28	1118	1151	1006	0.87
Purchasing managers	163	104	59	0.36	1092	1153	946	0.66
Personal financial advisors	229	167	61	0.27	1062	1170	773	0.66
Human resources managers	261	90	171	0.66	1051	1259	958	0.76
Postsecondary Teachers	813	476	337	0.41	1034	1162	886	0.76
Computer scientists and sys. Analysts	604	418	186	0.31	1027	1092	902	0.83
Education administrators	651	246	405	0.62	1019	1172	905	0.77
Middle-Income-\$501 to less than \$1000 per week								
Financial managers	961	427	535	0.56	986	1397	839	0.60
Registered nurses	1800	148	1651	0.92	904	1031	895	0.87
Editors	110	56	54	0.49	856	946	759	0.80
Accountants and auditors	1385	543	842	0.61	851	1016	757	0.75
Police and sheriff's patrol officers	654	571	83	0.13	844	845	841	1.00
Librarians	159	23	136	0.86	834	*	823	*
Elementary and middle school teach	2206	435	1772	0.80	806	917	776	0.85
Electricians	668	655	14	0.02	719	718	*	*
Social workers	620	148	472	0.76	698	720	689	0.96
Inspectors, testers, sorters, samplers, & v	638	398	240	0.38	585	663	474	0.71
Carpenters	1170	1149	21	0.02	576	576	*	*
Secretaries and administrative assistant	2657	87	2570	0.97	552	598	550	0.92
Preschool and kindergarten teachers	484	11	473	0.98	521	*	515	*
Office clerks, general	667	109	559	0.84	503	523	499	0.95
Low-Income-Less than \$500 per week								
Butchers and meat processing workers	260	209	51	0.20	454	488	369	0.76
Tellers	301	35	265	0.88	405	*	401	*
Hairdressers and cosmetologists	291	24	267	0.92	398	*	394	*
Nursing, psychiatric, & home health aides	1261	148	1113	0.88	388	420	383	0.91
Food servers, non-restaurant	94	34	60	0.64	363	*	333	*
Laundry and dry-cleaning workers	136	62	74	0.54	360	460	323	0.70
Persoanl and home care aides	360	52	308	0.86	358	434	350	0.81
Waiters and waitresses	799	261	538	0.67	348	399	327	0.82
Cooks	1167	723	443	0.38	341	356	319	0.90
Dining room and cafeteria attendants	152	91	61	0.40	340	326	356	1.09
Childcare workers	413	26	387	0.94	334	*	334	*
Maids and housekeeping cleaners	818	95	723	0.88	331	402	324	0.81
Sewing machine operators	242	56	186	0.77	327	381	319	0.84
Cashiers	1355	339	1016	0.75	322	380	313	0.82
* Data not shown where base is less than 50,000								

Table IV: Sex Segregation by Occupation (numbers in thousands)

Occupation	Number of all workers	Ratio of female to male workers	Median weekly earnings-all	Median male weekly earnings	Median female weekly earnings	Ratio of female to male ear.
More than 80 percent female						
Preschool and kindergarten teachers	484	98	521 *	*	515	*
Secretaries and administrative assistants	2657	97	552	598	550	0.92
Childcare workers	413	94	334 *	*	334	*
Hairdressers and cosmetologists	291	92	398 *	*	394	*
Registered nurses	1800	92	904	1031	895	0.87
Switchboard operators, inc. answering machine	55	91	450 *	*	459	*
Maids and housekeeping cleaners	818	88	331	402	324	0.81
Nursing, psychiatric, & home health aides	1261	88	388	420	383	0.91
Tellers	301	88	405 *	*	401	*
Personal and home care aides	360	86	358	434	350	0.81
Librarians	159	86	834 *	*	823	*
Office clerks, general	667	84	503	523	499	0.95
Less than 20 percent female						
Network sys. & data communication analysts	233	19	1027	1097	*	*
Network & computer systems administrators	178	19	1038	1084	*	*
Industrial production managers	269	18	1107	1172	*	*
Industrial engineers	178	18	1152	1195	*	*
Chemical engineers	65	15	1221	1242	*	*
Parking lot attendants	52	15	378 *	*	*	*
Computer hardware engineers	86	15	1328	1487	*	*
Chemical Engineers	65	15	1221	1242	*	*
Laborers & material movers, hand	1342	15	443	457	402	0.88
Police and sheriff's patrol officers	654	13	844	845	841	1
Civil engineers	264	12	1135	1159	*	*
Cleaners, vehicles & equipment	258	11	384	387	*	*
Aerospace engineers	105	10	1347	1369	*	*
Electrical and electronics engineers	311	8	1277	1336	*	*
Engineering managers	99	6	1807	1783	*	*
Mechanical engineers	292	5	1187	1201	*	*
Grounds maintenance workers	848	5	372	371	*	*
Construction managers	425	5	1027	1036	*	*
Machinists	408	4	670	678	*	*
Logging workers	61	3	465	470	*	*
Service station attendants	78	3	319	319	*	*
Electricians	668	2	719	718	*	*
Carpenters	1170	2	576	576	*	*

* Data not shown where base is less than 50,000